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“BRIEFING FOR EXITING EXEMPT AND CEA EMPLOYEES”

Exempt and CEA Panel Contact Information:

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Exiting Exempt Employees

Department of Personnel
Administration
State Personnel Board

Topics

- State Personnel Board
 - Reinstatement Rights and Options
 - Examination Options
- Department of Personnel Administration
 - Hiring Above Minimum, Lump Sum and Red Circle Rate
 - Benefits
 - Retirement
 - Savings Plus

Exempt and CEA Reinstatement Rights and Options

STATE PERSONNEL BOARD

Vanessa Singh

~~Linda Amoruso~~

Susan Harrigan

Exempt Reinstatement Options

1) MANDATORY RETURN RIGHTS TO FORMER POSITION

Government Code Section 19141

- Previously held permanent status in civil service position.
- Since that permanent status has had no break in state service.
- Permanent = employee who has permanent status (passed probation).
- Former Position = previously held appointment as probationer, permanent employee, or career executive assignment under the same appointing power or vacant position under different appointing power if both employee and appointing power agree.

Exempt Reinstatement Options

2) IMPROVED PERMISSIVE REINSTATEMENT RIGHTS

Government Code Section 19141.1(b)

- Applies only to employees with reinstatement rights under GC Section 19141.
- Opportunity to obtain civil service appointment eligibility for employees with at least five years state service:
- Any appointing power.
- At least one year but less than three years of exempt service:
 - Deferred exams for classes with existing eligible lists that are up to two steps higher than former position.
- Three or more years of exempt service:
 - Deferred exams for classes with existing eligible lists that are at least two steps lower than exempt level.
 - Eligibility to take deferred promotional exams is good for four years.

Exempt Reinstatement Options

3) IMPROVED MANDATORY REINSTATEMENT RIGHTS

Government Code Section 19141.1(c)

Provides mandatory rights to employees with ten years of state service including:

- Five years civil service and three consecutive years of exempt service under single appointing power.
- Any class at least two steps below exempt level.
- Valid only at appointing power where three years of exempt service was served.
- Position must be vacant.
- Employee must have eligibility (list or transfer).
- If no eligibility, employee may request deferred exam.
- If reachable within two years of termination and there is no vacancy, placement is made on departmental or sub-divisional reemployment list.

CEA Reinstatement Options

(For Former Career Executive Assignments)

CEA Reinstatement Options

1) MANDATORY REINSTATEMENT TO FORMER CIVIL SERVICE POSITION

- Mandatory reinstatement to non-CEA civil service position at same level as former position.
- Reinstatement to the last position an employee held as a probationer or permanent employee or to a position at the same salary level the appointing power could have transferred the employee.
- May go back to department where employee last served as either a permanent or probationary employee (Cannot be required to serve a new probationary period, however, must complete any portion not completed).

CEA Reinstatement Options

2) IMPROVED PERMISSIVE REINSTATEMENT RIGHTS

- Must have at least five years State service.
- No exam required to establish eligibility for higher level.
- (1) One year but less than three years CEA.
 - Class no more than two steps higher than former position.
 - At least two steps lower than CEA level from which being terminated.
- (2) Three or more years of CEA.
 - Class two steps lower than CEA level from which being terminated.
- Eligibility expires four years from the date of the CEA termination.
- May reinstate to any department (Must serve new probationary period if reinstating to a class two or more salary steps higher than former position).

CEA Reinstatement Options

3) IMPROVED MANDATORY REINSTATEMENT RIGHTS

- Ten or more years of State service including at least three years of consecutive CEA service under one appointing power that occurred entirely within six years of the current CEA termination.
- Employee must request reinstatement in writing within ten calendar days of receiving the notice of CEA termination.
- Reinstatement to the department where the employee served the qualifying three consecutive years of CEA service (Must serve a new probationary period).

Examination Options for Executive Branch Exempt Employees

1) OPEN EXAMS

- Eligible to take open state exams for which they meet minimum qualifications (MQs).

2) CEA EXAMS

- Eligible to participate in CEA exams.

3) PROMOTIONAL EXAMS

- If no prior civil service, eligible to participate in state promotional exams for which they meet MQs if they have been employed as an exempt for at least two consecutive years. Eligibility to take promotional exams is for one year following resignation or release. Eligibility to take CEA exams is for an indefinite period.
- If civil service status was acquired prior to exempt appointment, may request a deferred examination. Eligibility to take deferred promotional exams is based on years of exempt service (See Slide 5 for criteria).

Examination Options for CEA Employees

1) OPEN EXAMS

- Eligible to take open state exams for which they meet minimum qualifications (MQs).

2) CEA EXAMS

- Eligible to participate in CEA exams.

3) PROMOTIONAL EXAMS

- While in the CEA position, he/she may take that department's promotional exams.
- Once the CEA is terminated, he/she is eligible to take deferred exams for any existing promotional list for that department at the time of appointment termination.

Job Announcements

Sign-up for automatic e-mail notifications:

- CEA/Exempt job vacancies on SPB's website at www.spb.ca.gov
- Civil service job vacancies/examinations on SPB's Online Employment Center website at www.jobs.ca.gov

Handouts-CEA and Exempt

- Summary CEA Return Rights/Options
- Current Laws and Rules of CEA Return Rights
- Summary Exempt Return Rights/Options
- Current Laws of Exempt Return Rights
- Examination Options

RESOURCES

- SPB Website www.spb.ca.gov
- Online Employment Center www.jobs.ca.gov

Appointments Consultation Unit Contacts:

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Hire Above Minimum Lump Sum Payment Red Circle Rates

Department of Personnel Administration
Debbie Baldwin

Exempts

Hire Above Minimum

- Following an Executive Branch Exempt Appointment exempt appointees may receive a Hire Above Minimum (HAM) when reinstated to a civil service class.
- HAM cannot be over the maximum salary of the civil service class.
- If an appointment is from a promotional exam, salary is based on DPA salary rules.

Statutory/Exempt Lump Sum Process

- Legal Authority 599.752.1(g)
 - Identifies statutory officers and all other DPA exempts that earn leave credits.
 - Are paid out their lump-sum like all other Excluded employees.
 - All other statutory officers do not earn or use sick leave, vacation, or annual leave.
 - Are identified with a “S 1” footnote in the Exempt Salary Schedule.
 - Are under the following lump sum process.

Statutory/Exempt Lump Sum Process

- Statutory officer leaves state service, a lump sum payment is made if there is existing leave balance.
 - Rate of pay must be at salary rate where leave was last earned,
 - e.g. adjusted for general salary increases (would have been received if individual had remained in former position).
 - If former position was civil service, is reinstated to the former position and immediately separated.
 - Allows a lump sum payment at current rate of pay of former position.

CEA

Red Circle Rates

- Aid a CEA's adjustment to a lower salary
 - For former CEA appointees reinstating to a Civil Service Class.
 - For CEA appointees being reduced to lower level and salary rate.
- Legal Authority 599.988
 - Mandates red circle rate for a CEA who has ten years of State service.
 - Under a CEA appointment and who is terminated from a CEA.
 - If the termination is not voluntary or based on unsatisfactory service.

CEA

Red Circle Rates

- If CEA voluntarily terminates their appointment, red circle rate may be granted by the appointing power.
- All red circle rates are at the CEA's current salary less 5%.
- GC 13332.05
 - Describes the intent of the Legislature in granting funds for CEA red circle rates.
 - States red circle rates do not pertain to CEAs appointed between June 20, 1976 and July 1, 1977.
 - These CEAs are covered by 599.988 (prior SPB Rule 548.2)
 - Receive the salary based on their highest CEA salary, less 5%.

CEA

Extended Red Circle Rate

- Offered to CEAs employed during window period (June 20, 1976 and July 1, 1977) who have been a CEA continuously since.
- Shall receive red circle rate until absorbed by any salary changes.

Contact

Debbie Baldwin, 916-323-8495 or e-mail DebbieBaldwin@dpa.ca.gov

Benefits

Department of Personnel Administration

Ralph Cobb

Return to Civil Service

- Manager/Supervisor Class
 - Benefits continue as is.
- Rank & File Class
 - Most Benefits Continue, however:
 - Health contribution reverts to bargaining unit's rate.
 - Delta Premier and Safeguard Enhanced dental coverage reverts to Rank & File plan.

Return to Civil Service

- Rank & File Class
 - Group Term Life Insurance
 - Basic Coverage = Continues for twelve months, if involuntary return to Rank & File class.
 - Supplemental Coverage = Remains in force unless employee cancels.
 - Long-Term Disability
 - May continue coverage up to 24 months.

Not Returning to Civil Service

- Separation From State Service
- CalPERS Retirement

Separation From State Service

- Health and Dental Benefits
 - Exempt employees who meet the following conditions may continue your health and dental benefits until they retire:
 - You have ten or more years of CalPERS service credit.
 - At least two years of your CalPERS service was in an exempt position.
 - You leave your retirement contributions with CalPERS.
 - You separate before age 60.
 - You're enrolled in a CalPERS health and DPA-sponsored dental plan when you separate.
 - Exempt employees who don't meet these conditions may continue health and dental benefits under COBRA.
 - CEAs may continue health and dental benefits under COBRA.

Separation From State Service

- Vision
 - may continue vision benefits under COBRA.
- FlexElect Reimbursement Accounts
 - Medical
 - Elect to continue contributions and claiming reimbursements under COBRA; or
 - Discontinue contributions and claim reimbursements only for services incurred prior to separation.
 - Dependent Care
 - No more contributions, but may claim against balance for remainder of plan year.

Separation From State Service

- Employee Assistance Program
 - Coverage ends.
 - If currently using services, may use remaining sessions.
- Long-Term Disability
 - May convert to individual policy, however:
 - Must have been enrolled for at least 12 months.
 - Must not be disabled at separation.
 - Must convert within 31 days of separation.

Separation From State Service

- Group Term Life Insurance
 - May convert to an individual policy.
 - Basic Coverage = Guaranteed Issue.
 - Supplemental Coverage = Underwritten.
 - Must convert within 31 days of separation.
- Group Legal Services
 - Coverage ends.
 - If currently using services, can continue on that legal matter.

CalPERS Retirement

- Health & Dental
 - May continue coverage into retirement.
 - Must retire within 120 days of separation unless you are an exempt that qualifies to continue benefits until retirement.
 - State's Health contribution per vesting rules.
 - Age 65 and over need to enroll in Medicare.
 - Delta Premier coverage reverts from Enhanced to Rank & File plan.
- Vision
 - May enroll in retiree vision program.

CalPERS Retirement

- Long Term Disability
 - Coverage ends.
- Group Term Life Insurance
 - May convert to an individual policy.
 - Basic Coverage = Guaranteed Issue.
 - Supplemental Coverage = Underwritten.
 - Must convert within 31 days of separation.
- Employee Assistance Program
 - Coverage ends.
 - If currently using services, may use remaining sessions.

CalPERS Retirement

- Group Legal Services
 - Today
 - Coverage ends.
 - If currently using services, can continue on that legal matter.
 - Spring 2011
 - New Retiree Group Legal Services Program.
 - Mailing to retirees regarding enrollment period.

Contact

Ralph Cobb, 916-324-3438 or e-mail
RalphCobb@dpa.ca.gov

CALPERS RETIREMENT

Department of Personnel Administration
Desi Rodrigues

Discussion

CalPERS Options:

- Returning to Civil Service
- Separating
 - No Right of Return to Civil Service
- Reciprocity
- Service Retirement
- Service Credit Purchase
- CalPERS Contact Information

Returning to Civil Service

- CalPERS membership will continue.
- CalPERS funds must remain in your retirement account.
- Employing agency will process retirement enrollment and required contribution.
- Agency will notify CalPERS.
- CalPERS will send you confirmation notice.

Separation

- No right of return to civil service.
- Leave CalPERS funds in your CalPERS account.
- Transfer CalPERS funds to a tax-qualified plan.
- Withdraw CalPERS funds.
 - There may be tax consequences. Please contact your tax expert!
- Service retirement if you meet the age and five year vesting requirement.

Reciprocity

- CalPERS has an agreement with many California public retirement systems.
- Reciprocity allows you to coordinate your benefits between the retirement systems when you retire.
- You have six months to be re-employed by an employer under the reciprocity agreement.
- You can use your highest final compensation at retirement with both systems and use service from both systems to meet vesting requirement.
- You must submit an election form to CalPERS to coordinate retirement benefits.

Service Retirement

Miscellaneous Category

- You may retire as early as age 50 with five years of service; however, your retirement benefit will be reduced.
- You may retire at age 55 with five years of service to receive full retirement benefit.
- Computation is based on your age at retirement and years of service.
- You should request a retirement estimate from CalPERS at www.calpers.ca.gov or call CalPERS at 1-888-225-7377.

Service Credit Purchase

CalPERS offers a variety of service credit purchase options:

1. Additional Retirement Service Credit
 - You must be employed by a CalPERS-covered employer and have five years of service credit.
 - Does not count to meet minimum qualification for any benefit based on years of service.
2. Transfer Alternate Retirement Plan Funds
 - You have a one-time opportunity to receive CalPERS service credit for the actual amount of time worked during your two years of ARP participation. This service would count towards 5-year vesting.

Service Credit Purchase

3. Military Service Credit
4. Three Years of Peace Corps, AmeriCorpsVISTA
5. Service Prior to Membership
6. Leave of Absence Service Credit
7. Serious Illness Leave Credit
8. Layoff Service Credit
9. Prior Service Credit
10. Optional Member Service Credit

CalPERS Contact

- You can access your personal CalPERS account at:
<https://my.calpers.ca.gov/>
- You can review detailed information, request estimates, and download forms at: www.calpers.ca.gov and select the member tab.
- You can call a CalPERS representative at 1-888-225-7377.

Desi Rodrigues, 916-324-9400 or e-mail desirodrigues@dpa.ca.gov



Nationwide Retirement Solutions

Countdown to Your Retirement: Briefing for Exiting Exempt Employees

A Savings Plus Retirement Seminar



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Maximize Your Contributions

You can contribute the annual maximum amount to both 457 & 401(k)!

Plan type	Normal Contribution Maximum	Age-Based 50+ Contribution	Total Contribution Allowable
457	\$16,500	\$5,500	\$22,000
401(k)	\$16,500	\$5,500	\$22,000
Total	\$33,000	\$11,000	\$44,000

Annual contribution limits for 457 and 401(k) for tax year 2010. Future years indexed for inflation.





Maximize Your Contributions

457 Traditional Catch-up

- Actual limit based on under-utilized deferrals from previous years
- Earliest age to begin is 47

Calendar year	Normal maximum allowable	Catch-Up maximum allowable	Total maximum allowable
2010	\$16,500	\$16,500	\$33,000





Maximize Your Contributions

Transfer Your Lump Sum Separation Pay

- Includes vacation and/or annual leave balance
- Defer taxes on the amount transferred
- The amount you transfer, combined with your other plan deferrals, cannot exceed the annual maximum contribution limit for the tax year(s) involved
- Complete Request to Transfer Lump-sum Separation Pay Booklet



Keep Your Money with Savings Plus



Advantages of staying in the Program

- Low cost program – \$1.50 per month per plan
- No new fees or sales commissions
- Attractive investment options, including a self-directed brokerage account (PCRA)*
- Personal help managing your retirement dollars now and after you retire

** The Personal Choice Retirement Account (PCRA) is a self directed brokerage account provided by Charles Schwab & Co., Inc., and offered through the Savings Plus Program. Participants choosing to enroll in a PCRA are allowed to manage their investments in their 401(k) Plan and/or 457 Plan.*





Distribution Options

Required Minimum Distribution (RMD)

The IRS may require you begin to take minimum distributions from your Plan account by the *later* of:

April 1 in the calendar year
after you turn age 70½

OR

April 1 of the calendar year
after termination (if over 70½)





Manage Your Account in Retirement

- Check your beneficiaries and update when appropriate
- Update your address changes in retirement
- Read your quarterly Newsline
- Review your quarterly statements





Manage Your Account in Retirement

By phone: (866) 566-4777 (*0)

Online: www.sppforu.com

In person: Matt Christl (916) 327-2351

chrism15@nationwide.com



State Personnel Board

Return Rights

C.E.A. and Exempt Employees

RIGHT OF RETURN TO CIVIL SERVICE

**CAREER EXECUTIVE ASSIGNMENT EMPLOYEES
PREVIOUSLY EMPLOYED IN A CIVIL
SERVICE POSITION**

**SUMMARY OF RIGHT OF RETURN/OPTIONS
and
COPIES OF CURRENT LAWS PERTAINING
TO THOSE RIGHTS**

Summary C.E.A. Return Rights/Options

Government Code Section 19889.3 and Title 2, division 1, Chapter 1,
Section 548.150 – 548.154, California Code of Regulations

Questions	Former Position 548.151	Improved Permissive Rights 548.152	Improved Mandatory Rights 548.153
Who is eligible?	Every C.E.A. except former exempt employees who were employed in the C.E.A. position based on the provisions of Government Code Sections 18990 or 18992 and either: (1) have no prior permanent civil service status; or (2) have prior civil service permanent status and since that status have had a break in service due to a permanent separation.	Those C.E.A. employees that are eligible under the provisions of 548.151 and who have five or more years' State service which includes at least one year C.E.A. service.	Those C.E.A. employees that are eligible under the provisions of 548.151 and who have ten or more years of State service including at least three years of consecutive C.E.A. service under one appointing power that occurred entirely within six years of the current C.E.A. termination.
What am I entitled to?	Mandatory Reinstatement	Permissive Reinstatement	Mandatory Reinstatement
To what classes/level am I entitled?	Former permanent or probationary position as defined in Rule 548.150 " 'Former position,'...means the last position an employee held as a probationer or permanent employee or a position that is at least at the same salary level and to which the appointing power could have transferred the employee."	<div>One of the following two options:</div> <div> <div>1 <u>Five years' State service including one year but less than three years C.E.A. service.</u> Any class at a salary level no more than two salary steps higher than the class of former position and at least two salary steps lower than C.E.A. level from which terminating.</div> <div>2 <u>Five years' State service including three or more years C.E.A. service.</u> Any class that is at least two steps lower than the C.E.A. level from which terminating.</div> </div>	Any class at least two salary steps lower than the lowest C.E.A. level served during the most recent qualifying three consecutive years of C.E.A. service under the appointing power and at least two steps lower than the C.E.A. level from which being terminated and above the level of the employee's former position. The class must be in the same occupational area(s) as the C.E.A. position(s) under the appointing power and the employee's prior service and C.E.A. experience combined must reasonably predict successful performance.

Summary C.E.A. Return Rights/Options

Government Code Section 19889.3 and Title 2, division 1, Chapter 1,
Section 548.150 – 548.154, California Code of Regulations

Questions	Former Position 548.151	Improved Permissive Rights 548.152	Improved Mandatory Rights 548.153
Must the position be vacant?	No	Yes	Yes
To what department?	Department where employee last served as a permanent or probationary employee.	Any department.	Only the department where the employee served the qualifying three consecutive years of C.E.A. service.
Are there any time limits?	None.	Eligibility for appointment expires four years from the date of the C.E.A. termination.	Employee must request reinstatement in writing within 10 calendar days of receiving the notice of C.E.A. termination.
Must I serve a probationary period?	Cannot be required to serve a new probationary period. However, must complete any portion which was not completed when they left their former position.	Must serve new probationary period if reinstating to a class two or more salary steps higher than former position. Also must serve new probationary period if reinstating to a class less than two salary steps higher unless the department waives the probationary period.	Must serve new probationary period if reinstating to a class two or more salary steps higher than former position. Also must serve new probationary period if reinstating to a class less than two salary steps higher unless the department waives the probationary period.

- What does "permissive" reinstatement mean? Totally at the discretion of the appointing power.
- What is "C.E.A." level? The C.E.A. category has five levels. These levels and the maximum salary for each level is described in Section 8.1 of the Civil Service Pay Scales. You must use the maximum salary assigned to the C.E.A. level to which the person was appointed and not the salary the individual is making, to determine reinstatement rights Government Codes.

Government Code Sections

Title 2, Division 5, Part 2.6, Chapter 2.5, Article 9

ELIGIBILITY FOR APPOINTMENT TO CEA POSITIONS AND RIGHTS UPON TERMINATION

Section 19889.3. (a) Eligibility for appointment to positions in the career executive assignment category shall be established as a result of competitive examination of the following persons who meet such minimum qualifications as the State Personnel Board may determine are requisite to the performance of high administrative and policy influencing functions:

(1) Persons with permanent status, or who previously had permanent status, in the civil service.

(2) Persons employed by the Legislature for two or more consecutive years, as described in Section 18990.

(3) Persons holding, for two or more consecutive years, nonelected exempt positions in the executive branch, as described in Section 18992.

(b) No person employed in a career executive assignment shall be deemed to acquire as a result of such service any rights to or status in positions governed by the provisions of this part relating to the civil service other than the category of career executive assignment, except as provided by State Personnel Board rule.

(c) The State Personnel Board shall provide by rule that an employee shall, if he or she so desires, at the termination of his or her appointment to a career executive assignment, be reinstated to a civil service position that is (1) not a career executive assignment and (2) that is at least at the same salary level as the last position that he or she held as a permanent or probationary employee. If the employee has completed a minimum of five years of state service, he or she may return to a position that is (1) at substantially the same salary level as the last position in which he or she had permanent or probationary status or (2) at a salary level that is at least two steps lower than that of the career executive position from which the employee is being terminated.

(d) A state entity that employs a person described in subdivision (a) in a career executive assignment shall notify the Controller of this person's employment status and the Controller shall forward this information to the board.

(e) For the purpose of this section, "employee" means a permanent employee, or an employee serving under another appointment who previously had permanent status and who, since such permanent status, has had no break in the continuity of his or her state service.

(f) This section shall remain in effect only until January 1, 2013, and as of that date is repealed, unless a later enacted statute, that is enacted before January 1, 2013, deletes or extends that date.

Section 19889.4. Notwithstanding any other provision of law, any person who, prior to March 30, 1977, was reinstated to a career executive assignment position, or appointed to an exempt position, after a break in service, and who held such position on May 31, 1977, shall upon termination of such career executive assignment or exempt position have the right to return to the last regular civil service position in which the person had permanent status prior to such a break in service.

California Code of Regulations

ARTICLE 15. Termination of Assignment

SEC. 548.136. Appeal From Termination.

Within 30 days after receipt of notice of termination of a career executive assignment, the affected employee may appeal to the State Personnel Board upon the grounds that the termination was effected for reasons of age, sex, sexual preference as prohibited by Governor's Executive Order B-54-79 (4/4/79), marital status, race, color, national origin, ancestry, disability as defined in Government Code Section 19231(a)(1), religion, or religious opinions and affiliations, political affiliation, or political opinions. After hearing the appeal, the board may affirm the action of the appointing power, or restore the affected employee to the career executive assignment.

ARTICLE 17. Reinstatement Following Termination

SEC. 548.150. Definition.

"Former position" for the purposes of this article, means the last position an employee held as a probationer or permanent employee or a position that is at least the same salary level and to which the appointing power could have transferred the employee.

SEC. 548.151. Reinstatement To Former Position Following Termination.

An employee terminated from a Career Executive Assignment shall be reinstated to his or her former position unless the employee elects to be appointed to another position, offered by the appointing power, for which he or she is eligible.

SEC. 548.152. Permissive Reinstatement.

An employee terminated from a Career Executive Assignment on or after January 1, 1981, after completing at least five years of state service may on or after the effective date of this rule be reinstated to a vacant position at the discretion of any appointing power within four years of such termination as follows:

1. Such employees who have completed at least one year but less than three years of career executive service may be reinstated to a position in a class that is not more than two steps higher in salary than the class in which the employee last served as a probationer or permanent employee, provided that such class is at least two steps lower in salary than the career executive level from which the employee is being terminated.

2. Such employees who have completed three or more years of career executive service may be reinstated to a position in any class that is at least two steps lower in salary than the career executive level from which the employee is being terminated. For employees who have separated from state service, reinstatement eligibility under this rule shall not extend beyond the employee's reinstatement eligibility under Government Code Section 19140.

SEC. 548.153. Mandatory Reinstatement.

- (a) The reinstatement rights provided under this section apply only to employees who are terminated from a Career Executive Assignment on or after April 3, 1981, after completing

ten years of state service, including at least three consecutive years of career executive service under a single appointing power as specified in part (b) of this section, and who request reinstatement pursuant to this section, in writing, within ten days of receiving notice of the termination of their Career Executive Assignment.

(b) The three consecutive years of Career Executive service specified under part (a) must (1) have occurred entirely within six years of the effective date of the employee's termination from a career Executive Assignment, and (2) must terminate on or after January 1, 1981. For the purposes of meeting this service requirement, exempt service shall not affect otherwise qualifying career executive service.

(c) Reinstatements under this section shall be to the last appointing career executive service, as specified above.

(d) An eligible employee may request reinstatement to any general civil service level that is: (1) At least two steps lower in salary than the lowest Career Executive Assignment level and which the employee served during his/her qualifying period of career executive service under this section, provided that the requested level is at least two steps lower than the level from which the employee is being terminated; and (2) Above the level of the employee's former position. An employee may limit his/her reinstatement request under this section to positions that the employee could reasonably be expected to accept without a change in his/her place of residence.

(e) Upon receipt of such a request, the appointing power shall reinstate the employee to a position at the requested level and, if applicable, location that is:

(1) Vacant; and

(2) In the same occupational area(s) as the Career Executive Assignment(s) that the employee held under the appointing power, provided such employee possesses any license, certificate, or registration required for the class in which the employee is being reinstated and performance in the Career Executive Assignments(s) combined with the employee's prior employment history would reasonably predict successful performance in the lower level position. An employee's refusal to accept a position offered pursuant to these provisions shall constitute a waiver of the employee's rights under this section to be reinstated to or to receive reemployment list eligibility for other positions at the same level, but shall not otherwise impact the rights and eligibilities provided by this article.

(f) If the appointing power does not have a vacant position that can satisfy the employee's reinstatement requested under this section, the following actions shall occur:

(1) If the employee's reinstatement request is not limited to his/her current location, the employee's name shall be placed on the appointing power's departmental and local subdivisional reemployment list for any classes containing positions which, if vacant, would satisfy the employee's reinstatement request pursuant to this section. If the employee's reinstatement request is limited to his/her current location, the employee's name shall be placed on a subdivisional reemployment list covering that location for the classes indicated above. Departmental or subdivisional reemployment list eligibility granted under this section shall not result in the employee's name being placed on any general reemployment list. Subdivisional eligibilities may be changed with the concurrence of the employee and the appointing power.

(2) The reinstatement and reemployment provision outlined in parts (e) and (f)(1) of this section shall be applied in descending order to any lower general civil service levels under the appointing power that contain positions which meet the criteria outlined in parts (d) and (e)(2) of this section.

(g) If an employee cannot be placed in a vacant position pursuant to this section, the employee shall be reinstated to his or her former position.

SEC. 548.154. Sequence Of Reinstatement.

When two or more employees are simultaneously seeking reinstatement or reemployment to the same class pursuant to the rights provided under this article, the appointing power shall act in the following sequence.

(a) All employees exercising a mandatory return right to their former position shall be reinstated.

(b) Employees seeking mandatory reinstatement or reemployment pursuant to Section 548.153 to a position other than their former position shall be appointed in seniority order to any remaining positions, provided that persons on reemployment lists shall be appointed only as allowed by Government Code Section 19056.

(c) Employees seeking permissive reinstatement pursuant to Section 548.152 may be reinstated to any remaining vacant positions.

SEC. 548.155. Probationary Period.

An employee who is reinstated pursuant to Sections 548.152 or 548.153 shall be subject to the probationary period requirements specified in Section 322.

SEC. 599.988. Red Circle Rates.

An employee who has ten years of State service, one year of which is under C.E.A. appointment(s) and is terminated from a Career Executive Assignment, shall receive a red circle rate in accordance with standards set by the Department of Personnel Administration unless the termination was voluntary or based on unsatisfactory performance. If the termination was voluntary and performance satisfactory, a red circle is permissive.

The Department may, at the election of the employee, apply the provisions of this section to any employee who, prior to the effective date of this rule, was terminated from a Career Executive Assignment. The salaries of these employees may be adjusted on the effective date of this section for the remainder of the period of time the red circle rate could have been granted.

ARTICLE 3. Termination Of Assignment

SEC. 599.990. Notice Of Termination.

In terminating a career executive assignment principles of good personnel management shall be observed through conforming to the following procedures:

(a) The appointing power, in advance of service of written notice of termination of assignment, shall indicate to the employee its intention to terminate the assignment and the employee shall be privileged to discuss the termination with the appointing power.

(b) The appointing power shall serve the employee with written notice of termination of the assignment at least 20 days prior to the effective date of termination and a copy of such notice shall be furnished to the Department of Personnel Administration.

SEC. 599.992. Termination Upon Request Of Employee.

An employee serving in a career executive assignment may request the appointing power to terminate that assignment at any time, and such termination shall be made.

SEC. 599.993. Reduction In Force.

Whenever it is necessary or advisable to reduce the number of employees in positions where there are general civil service classes and career executive assignments, the appointing power may initiate either or both of the following:

(a) Terminate the assignment of one or more of the career executives as provided for in this Article without regard to the respective seniority of such incumbents as compared to general civil service employees, or

(b) Determine the relative seniority of employees in the general civil service classes. Lay off general civil service employees as provided by Government Code Sections 19997-19997.14 or terminate the career executive as provided for in this Article except that no general civil service employee shall be laid off as long as there is a career executive with less seniority.

SEC. 599.994. Seniority Credits.

Service in a career executive assignment shall be credited for seniority credits as if the service had been under a general civil service appointment. Credit for service in the career executive assignment category shall be earned as if the entire category were one class; the rate shall be on point per qualifying pay period.

ARTICLE 4. Separations from State Service

SEC. 599.995. Separation of Employee.

A person serving in a career executive assignment may be separated from state service through resignation, automatic resignation, dismissal, retirement, or for medical reasons under the provisions of Government Code Section 19253.5 in the same manner as is provided for other civil service employees. The career executive assignment of a person so separated shall be deemed to have been terminated, and the separation to have been from a position in the class in the general civil service in which the employee had permanent status.

RIGHT OF RETURN TO CIVIL SERVICE

**EXECUTIVE BRANCH EXEMPT EMPLOYEES
PREVIOUSLY EMPLOYED IN A CIVIL
SERVICE POSITION**

**SUMMARY OF RIGHT OF RETURN/OPTIONS
and
COPIES OF CURRENT LAWS PERTAINING
TO THOSE RIGHTS**

Summary Exempt Return Rights/Options

	Mandatory Reinstatement Former Position G.C. § 19141	Improved Permissive Appointment Eligibility G. C. § 19141.1(b)	Improved Mandatory Rights/Reinstatement G.C. § 19141.1(c)				
Who is eligible?	All exempt employees who previously had permanent civil service status and since such status have had no break in service due to a permanent separation.	Those who have a right to return to their former position under the provisions of Government Code Section 19141 and have at least five years of State service and at least one year of exempt service. NOTE: "State service" includes both exempt and civil service.	Those who have a right to return to their former position under the provisions of Government Code Section 19141 and have ten years of State service including five years of civil service and at least three years of exempt service under a single appointing authority.				
What are they Entitled?	Mandatory Reinstatement	Eligibility to take certain deferred examinations.	Mandatory Reinstatement and eligibility to take deferred examinations.				
Classes/ Level?	Placement in their former position as defined in Government Code Section 18522 or a vacant position in any department, commission or State agency for which he or she is qualified at substantially the same level.	<table><tr><td colspan="2">One of the following two options:</td></tr><tr><td><div>1</div><div><u>Five years of State service including at least one year but less than three years of exempt service.</u></div><div>Any class for which a current eligible list exists at a salary range no more than two steps higher than the former position and for which he or she meets the minimum qualifications.</div></td><td><div>2</div><div><u>Five years of State service including three or more years of exempt service.</u></div><div>Any class for which a current eligible list exists and that has a salary at least two steps lower than the exempt salary from which being terminated and for which he or she meets the minimum qualifications.</div></td></tr></table>		One of the following two options:		<div>1</div> <div><u>Five years of State service including at least one year but less than three years of exempt service.</u></div> <div>Any class for which a current eligible list exists at a salary range no more than two steps higher than the former position and for which he or she meets the minimum qualifications.</div>	<div>2</div> <div><u>Five years of State service including three or more years of exempt service.</u></div> <div>Any class for which a current eligible list exists and that has a salary at least two steps lower than the exempt salary from which being terminated and for which he or she meets the minimum qualifications.</div>
One of the following two options:							
<div>1</div> <div><u>Five years of State service including at least one year but less than three years of exempt service.</u></div> <div>Any class for which a current eligible list exists at a salary range no more than two steps higher than the former position and for which he or she meets the minimum qualifications.</div>	<div>2</div> <div><u>Five years of State service including three or more years of exempt service.</u></div> <div>Any class for which a current eligible list exists and that has a salary at least two steps lower than the exempt salary from which being terminated and for which he or she meets the minimum qualifications.</div>						

Rights Upon Termination

Summary Exempt Return Rights/Options

	Mandatory Reinstatement Former Position G.C. § 19141	Improved Permissive Appointment Eligibility G. C. § 19141.1(b)	Improved Mandatory Rights/Reinstatement G.C. § 19141.1(c)
Vacant position only?	No	N/A	Yes. If the employee obtains appointment eligibility within 2 years of the termination and a vacant position does not exist, he/she is entitled to specified reemployment list eligibility.
Department?	Department where employee last served as a permanent or probationary employee or at the discretion of the appointing power, any other department that has a vacant position at substantially the same level as the last permanent or probationary appointment.	Any department.	Department where the three consecutive years of exempt service were completed.
Time Limit?	Employee must request reinstatement in writing within 10 working days of the exempt termination.	Eligibility for a deferred exam expires four years from the date of exempt termination.	<ol style="list-style-type: none"> 1. Employee must request reinstatement in writing within 10 calendar days of exempt termination. 2. Right to be placed on reemployment list expires 2 years from the date of the exempt termination.
Probationary Period?	Cannot be required to serve a new probationary period. However, must complete any portion that was not completed when they left their former position.	If the employee is appointed from a list, the probationary period would be as required in SPB Rule 322.	Must serve new probationary period if reinstating to a class two or more salary steps higher than former position. Also must serve new probationary period if reinstating to a class less than two salary steps higher unless the department waives the probationary period.

Rights Upon Termination

Government Code Sections

Section 18522. "Position" means any office or employment in the "state civil service" as the phrase is defined in Section 1 of Article VII of the Constitution.

"Former position" means either of the following:

(a) A position in the classification to which an employee was last appointed as a probationer, permanent employee, or career executive, under the same appointing power where that position was held, and within a designated geographical, organizational, or functional subdivision of that state agency as determined appropriate by the board.

(b) With the concurrence of both the appointing power and the employee, a position in a different classification to which the same appointing power could have assigned such an employee in accordance with this part. However, the former position shall not include positions from which the employee has been separated through disciplinary action, rejected during a probationary period, terminated under Section 19889.3, or terminated, demoted, or transferred in accordance with Section 19253.5; or terminated on a non-punitive basis under Section 19585.

Section 19141. This section applies only to a permanent employee, or an employee who previously had permanent status and who, since that permanent status, has had no break in the continuity of his or her state service due to a permanent separation. As used in this section, "former position" is defined as in Section 18522, or, if the appointing power to which reinstatement is to be made and the employee agree, a vacant position in any department, commission, or state agency for which he or she is qualified at substantially the same level.

Within the periods of time specified below, an employee who vacates a civil service position to accept an appointment to an exempt position shall be reinstated to his or her former position at the termination either by the employee or appointing power of the exempt appointment, provided he or she (a) accepted the appointment without a break in the continuity of state service, and (b) requests in writing reinstatement of the appointing power of his or her former position within 10 working days after the effective date of the termination.

The reinstatement may be requested by the employee only within the following periods of time:

(a) At any time after the effective date of the exempt appointment if the employee was appointed under one of the following:

(1) Subdivision (a), (b), (c), (d), (e), (f), (g), or (m) of Section 4 of Article VII of the California Constitution.

(2) Section 2.1 of Article IX of the California Constitution.

(3) Section 22 of Article XX of the California Constitution.

(4) To an exempt position under the same appointing power as the former position even though a shorter period of time may be otherwise specified for that appointment.

(b) Within six months after the effective date of the exempt appointment if appointed under subdivision (h), (i), (k), or (l) of Section 4 of Article VII of the California Constitution.

(c) (1) Within four years after the effective date of an exempt appointment if appointed under any other authority.

An employee who vacates his or her civil service position to accept an assignment as a member, inmate, or patient helper under subdivision (j) of Section 4 of Article VII of the California Constitution shall not have a right to reinstatement.

An employee who is serving under an exempt appointment retains a right of reinstatement when he or she accepts an extension of that exempt appointment or accepts a new exempt appointment, provided the extension or new appointment is made within the specified reinstatement time limit and there is no break in the continuity of state service. The period for which that right is retained is for the period applicable to the extended or new exempt appointment as if that appointment had been made on the date of the initial exempt appointment.

When an employee exercises his or her right of reinstatement and returns to his or her former position, the service while under an exempt appointment shall be deemed to be time served in the former position for the purpose of determining his or her seniority and eligibility for merit salary increases.

If the termination of an exempt appointment is for a reason contained in Section 19997 and the employee does not have a right to reinstatement, he or she shall have his or her name placed on the departmental and general reemployment lists for the class of his or her former position.

(2) Notwithstanding paragraph (1), this paragraph shall apply to state employees in State Bargaining Unit 5, 6, or 16. Within four years after the effective date of an exempt appointment if appointed under any other authority.

An employee who vacates his or her civil service position to accept an assignment as a member, inmate, or patient helper under subdivision (j) of Section 4 of Article VII of the California Constitution shall not have a right to reinstatement.

An employee who is serving under an exempt appointment retains a right of reinstatement when he or she accepts an extension of that exempt appointment or accepts a new exempt appointment, provided the extension or new appointment is made within the specified reinstatement time limit and there is no break in the continuity of state service. The period for which that right is retained is for the period applicable to the extended or new exempt appointment as if that appointment had been made on the date of the initial exempt appointment.

When an employee exercises his or her right of reinstatement and returns to his or her former position, the service while under an exempt appointment shall be deemed to be time served in the former position for the purpose of determining his or her eligibility for merit salary increases.

If the termination of an exempt appointment is for a reason contained in Section 19997 and the employee does not have a right to reinstatement, he or she shall have his or her name placed on the departmental and general reemployment lists for the class of his or her former position.

Section 19141.1. (a) This section applies only to a permanent employee, or an employee who previously had permanent status, and who has a reinstatement right pursuant to Section 19141. The State Personnel Board may adopt rules to implement this section.

(b) Within four years of the termination of an appointment in an exempt position, either by the employee or the appointing power, an employee who has completed a minimum of five years of state service experience and at least one year but less than three years of exempt

service shall be given an opportunity upon request to obtain civil service appointment eligibility, through a deferred examination, for any position offered by any appointing power in any class for which a current eligible list exists and which has a salary range up to two steps higher than the employee's former position. If the employee has three or more years of exempt service, the opportunity shall be provided for any class at least two salary steps below the employee's exempt salary level.

(c) At the termination of an exempt appointment, either by the employee or the appointing power, on or after January 1, 1987, an employee who has at least 10 years of state service including five years of civil service experience and at least three consecutive years of exempt service under a single appointing power and who requests reinstatement in writing within 10 days of the termination, shall be reinstated upon request to (1) his or her former position or (2) any vacant position for which the employee has civil service eligibility under the appointing power where the three years of service were completed and which is at least two salary steps below the employee's exempt salary level. In the absence of current list eligibility, an employee shall be entitled to a deferred examination for placement on a current eligible list for classes meeting the mandatory reinstatement criteria. If the employee obtains civil service appointment eligibility at any time within two years of the termination of the exempt appointment, and a vacant position in the appropriate class is not available, the employee's name shall be placed on the appointing power's departmental or subdivisional reemployment for any classes and locations which would satisfy the employee's reinstatement request. Departmental or subdivisional reemployment list eligibility granted under this section shall not result in placement on any general reemployment list.

If an employee cannot be placed in a vacant position pursuant to this section, the employee shall be reinstated to his or her former position.

Section 19141.3. (a) Notwithstanding Section 19141, this section shall apply only to state employees in State Bargaining Unit 19.

(b) This section applies only to a permanent employee, or an employee who previously had permanent status and who, since that permanent status, has had no break in the continuity of his or her state service due to a permanent separation. As used in this section, "former position" is defined as in Section 18522, or, if the appointing power to which reinstatement is to be made and the employee agree, a vacant position in any department, commission, or state agency for which he or she is qualified at substantially the same level.

(c) Within the periods of time specified below, an employee who vacates a civil service position to accept an appointment to an exempt position shall be reinstated to his or her former position at the termination either by the employee or appointing power of the exempt appointment, provided he or she (1) accepted the appointment without a break in the continuity of state service, and (2) requests in writing reinstatement of the appointing power of his or her former position within 10 working days after the effective date of the termination.

(d) The reinstatement may be requested by the employee only within the following periods of time:

(1) At any time after the effective date of the exempt appointment if the employee was appointed under one of the following:

(A) Subdivision (a), (b), (c), (d), (e), (f), (g), or (m) of Section 4 of Article VII of the California Constitution.

(B) Section 2.1 of Article IX of the California Constitution.

(C) Section 22 of Article XX of the California Constitution.

(D) To an exempt position under the same appointing power as the former position even though a shorter period of time may be otherwise specified for that appointment.

(2) Within six months after the effective date of the exempt appointment if appointed under subdivision (h), (i), (k), or (l) of Section 4 of Article VII of the California Constitution.

(3) (1) Within four years after the effective date of an exempt appointment if appointed under any other authority.

(e) An employee who vacates his or her civil service position to accept an assignment as a member, inmate, or patient helper under subdivision (j) of Section 4 of Article VII of the California Constitution shall not have a right to reinstatement.

(f) An employee who is serving under an exempt appointment retains a right of reinstatement when he or she accepts an extension of that exempt appointment or accepts a new exempt appointment, provided the extension or new appointment is made within the specified reinstatement time limit and there is no break in the continuity of state service. The period for which that right is retained is for the period applicable to the extended or new exempt appointment as if that appointment had been made on the date of the initial exempt appointment.

(g) When an employee exercises his or her right of reinstatement and returns to his or her former position, the service while under an exempt appointment shall be deemed to be time served in the former position for the purpose of determining his or her eligibility for merit salary increases.

(h) If the termination of an exempt appointment is for a reason contained in Section 19997 and the employee does not have a right to reinstatement, he or she shall have his or her name placed on the departmental and general reemployment lists for the class of his or her former position.

Section 19142. (a) Every person accepts and holds a position in the state civil service subject to mandatory reinstatement of another person.

(b) (1) Upon reinstatement of a person any necessary separations are effected under the provisions of Section 19997.3 governing layoff and demotion except that (A) an employee who is not to be separated from state service need not receive advance notification as provided in Section 19997.13, and (B) seniority shall not be counted as provided in Section 19997.3 when this would result in the layoff of the person who has the reinstatement right. Under such a circumstance, qualifying service in classes at substantially the same or higher salary level is the only state service that shall be counted for purposes of determining who is to be separated.

(2) Notwithstanding paragraph (1), this paragraph shall apply to state employees in State Bargaining Unit 5, 6, or 16. Upon reinstatement of a person any necessary separations are effected under Section 19997.3 governing layoff and demotion except that an employee who is not to be separated from state service need not receive advance notification as provided in Section 19997.13.

Section 19142.2. (a) Notwithstanding Section 19142, this section shall apply only to state employees in State Bargaining Unit 19.

(b) Every person accepts and holds a position in the state civil service subject to mandatory reinstatement of another person.

(c) Upon reinstatement of a person, any necessary separations are effected under Section 19997.43 governing layoff and demotion except that an employee who is not to be separated from state service need not receive advance notification as provided in Section 19997.53.

EXAMINATION OPTIONS
FOR
EXECUTIVE BRANCH EXEMPT EMPLOYEES
AND CAREER EXECUTIVE ASSIGNMENT
EMPLOYEES

Eligibility to Take Promotional and CEA Examinations

Executive Branch Exempt Employees

Government Code Section 18992 provides eligibility for Executive Branch Exempt employees who meet the following criteria to participate in promotional examinations, including Career Executive Assignment (CEA) examinations:

1. They are non-elected exempt employees; and
2. Their salaries are not set by statute (for the most part salaries set by statute include Agency Secretaries and Department Directors). Refer to Government Code Section 11500 et seq.; and
3. They have been employed as an executive branch exempt employee for at least two consecutive years. (the two consecutive years do not have to be current); and
4. They have been appointed pursuant to subsections (c), (e), (f), (g), (i), or (m) of Section 4 of Article VII of the Constitution; and
5. They are currently employed in the executive branch exempt appointment.

An executive branch employee without prior civil service experience who resigns or is released from service may take promotional examinations for one year following their resignation or release, and may take CEA examinations indefinitely.

An executive branch employee with at least five years prior state service experience may request to obtain civil service eligibility through a deferred examination. The eligibility period is determined by the length of exempt service. See Government Code sections 19141.1 (b) and (c) for eligibility criteria.

Executive Branch employees retain eligibility on promotional lists as follows:

Individuals shall maintain promotional list eligibility for the life of the list. As with civil service employees, the individual name is removed from the list when he or she receives a permanent civil service appointment in that class.

Eligibility to Take Promotional and CEA Exams for Executive Branch Exempt Employees

Government Code Section 18992

- (a) Notwithstanding any other provision of law or rule, persons holding, for two or more consecutive years, non-elected exempt positions in the executive branch of government as defined in subdivisions (c), (e), (f), (g), (i) and (m)¹ of Section 4 of Article VII of the Constitution and excluding those positions for which the salaries are set by statute, shall be eligible to apply for promotional civil service examinations, including, but not limited to, examinations for career executive assignments for which they meet the minimum qualifications as prescribed by the class specification. Persons receiving passing scores shall have their names placed on promotional lists resulting from these examinations or otherwise gain eligibility for appointment. In evaluating minimum qualifications, related exempt experience shall be considered state civil service experience in a class deemed comparable by the State Personnel Board, based on the duties and responsibilities assigned.
- (b) In cases where promotional examinations are given by more than one department for the same classification, the employee shall select one department in which to compete. Once this selection is made, it cannot be changed for the duration of the promotional list established from the examination in which the employee participated. Employees may transfer list eligibility between departments in the same manner as provided for civil service employees.
- (c) Employees who meet the requirements of this section and who resign or are released from exempt employment of the executive branch of government shall be eligible to take promotional civil service examinations for one year following their resignation or release in accordance with subdivisions (a) and (b).
- (d) Employees who meet the requirements of this section and who resign or are released from exempt employment of the executive branch of government shall be eligible to take examinations for career executive assignments indefinitely following their resignation or release in accordance with subdivisions (a) and (b).
- (e) An employee who establishes eligibility on a promotional civil service list, either pursuant to subdivision (c) or prior to having resigned or having been released in a

¹ These subdivisions are:

(c) Officers elected by the people and a deputy and an employee selected by each elected officer.

(e) A deputy or employee selected by each board or commission either appointed by the Governor or authorized by statute.

(f) State officers directly appointed by the Governor with or without the consent or confirmation of the Senate and the employees of the Governor's office, and the employees of the Lieutenant governor's office directly appointed or employed by the Lieutenant governor.

(g) A deputy or employee selected by each officer, except members of boards and commissions, exempted under Section 4(f).

(i) The teaching staff of schools under the jurisdiction of the Department of Education or the Superintendent of Public Instruction.

(m) In addition to positions exempted by other provisions of this section, the Attorney General may appoint or employ six deputies or employees, the Public utilities commission may appoint or employ one deputy or employee, and the legislative Counsel may appoint or employ two deputies or employees.

manner to which subdivision (c) would apply, shall maintain that eligibility for the duration of that particular list.

- (f) This section shall remain in effect only until January 1, 2013, and as of that date is repealed, unless a later enacted statute, that is enacted before January 1, 2013, deletes or extends that date.

Government Code Section 19141.1

- (b) Within four years of the termination of an appointment in an exempt position, either by the employee or the appointing power, an employee who has completed a minimum of five years of state service experience and at least one year but less than three years of exempt service shall be given an opportunity upon request to obtain civil service appointment eligibility, through a deferred examination, for any position offered by any appointing power in any class for which a current eligible list exists and which has a salary range up to two steps higher than the employee's former position. If the employee has three or more years of exempt service, the opportunity shall be provided for any class at least two salary steps below the employee's exempt salary level.
- (c) At the termination of an exempt appointment, either by the employee or the appointing power, on or after January 1, 1987, an employee who has at least 10 years of state service including five years of civil service experience and at least three consecutive years of exempt service under a single appointing power and who requests reinstatement in writing within 10 days of the termination, shall be reinstated upon request to (1) his or her former position or (2) any vacant position for which the employee has civil service eligibility under the appointing power where the three years of service were completed and which is at least two salary steps below the employee's exempt salary level. In the absence of current list eligibility, an employee shall be entitled to a deferred examination for placement on a current eligible list for classes meeting the mandatory reinstatement criteria. If the employee obtains civil service appointment eligibility at any time within two years of the termination of the exempt appointment, and a vacant position in the appropriate class is not available, the employee's name shall be placed on the appointing power's departmental or subdivisional reemployment for any classes and locations which would satisfy the employee's reinstatement request. Departmental or subdivisional reemployment list eligibility granted under this section shall not result in placement on any general reemployment list.

If an employee cannot be placed in a vacant position pursuant to this section, the employee shall be reinstated to his or her former position.

Eligibility to Take Promotional and CEA Examinations

CEA Employees with No Prior Permanent Civil Service Status

Government Code Section 18993 provides authority for CEA employees that have no former civil service position to take promotional examinations under the following circumstances:

For as long as the employees remains in the CEA position, he or she may take promotional examinations for any class for which they meet the minimum qualifications for the department where they are serving the CEA.

When the CEA has been terminated, he or she is entitled to take deferred examinations for any promotional eligible list for his or her department in existence at the time of the appointment termination if he or she meets the minimum qualifications specified for the promotional examination. The employee must request the deferred examination within 10 calendar days of the CEA termination and the department shall administer the deferred examination within 30 days of the request.

CA Department of Personnel Administration

Benefits/Retirement

C.E.A. and Exempt Employees

BENEFIT OPTIONS TO-DO LIST

Returning to Rank & File Civil Service

Things You Will Need to Handle on Your Own:

- Group Term Life Insurance—Need to make sure departmental HR Office follows through on paying Basic Life premium directly to MetLife.
- Long-Term Disability—Within 60 days of your return to Rank & File, complete the online Request for Long Term Disability 24 month Direct Pay Coverage card (SI 13898-643146) at www.standard.com/mybenefits/california. The card must be returned to Standard Insurance Company, 920 SW Sixth Avenue (PSB7C), Portland, OR 97204.

Separating from State Service

Work With Your HR Office to Continue:

- Health
- Dental
- Vision
- FlexElect Reimbursement Accounts

You have 60 days in which to continue these benefits. Paperwork and procedures differ, depending on the benefit and plan/carrier involved. Your HR Office can advise what you need to do.

Things You Will Need to Handle on Your Own:

- Long-Term Disability—Within 30 days of separation, complete the online Request for Group LTD Conversion Materials (SI 4781-643146) at www.standard.com/mybenefits/california and return the completed package to Standard Insurance Company, 920 SW Sixth Avenue (PSB7C), Portland, OR 97204.
- Group Term Life Insurance—Within 30 days of separation, contact Met Life at 1-800-252-8524 to request a conversion authorization form.

Retiring (CalPERS)

If you retire more than 120 days after separation, you are not eligible for retiree health and dental benefits, unless you are an exempt employee who meets the conditions in Government Code Sections 22815 or 22816.

- Health—
 - If you retire within 30 days of separation, your health benefits should continue automatically.
 - If you retire 31–120 days after separation See, Things You Will Need to do on Your Own, below.

CalPERS Retirement

Work With Your HR Office to Continue

- Dental
- Vision

Paperwork and procedures differ, depending on the benefit and plan/carrier involved. Your HR Office can instruct you on what you need to do.

Things You Will Need to do on Your Own:

- Health—If you retire 31–120 days after separation, you have 60 days from date of retirement to re-enroll in health benefits. Contact CalPERS through the myCalPERS Web site (<https://my.calpers.ca.gov>), or by telephone at 888-CalPERS (888-225-7377), to re-enroll.
- Medicare (if you are age 65 and over)—Obtain information about Medicare enrollment, contact the Social Security Administration at (800) 772-1213 or visit their website at www.ssa.gov.
- Group Term Life Insurance—Within 30 days of separation, contact Met Life at 1-800-252-8524 to request a conversion authorization form.

Retirement Information for Employees in a "Exempt" or "CEA" Position

1. What is the retirement option for "Exempt" or "CEA" employees separating?

You have the option of electing to service retire as long as you meet the eligibility criteria. You must be at least age 50 or 55 with 5 years of service.

2. What if I don't qualify for service retirement under CalPERS?

- You can leave your funds in your CalPERS account and continue to accrue interest until you are eligible.
- You can take a refund of your CalPERS funds. There are tax consequences to consider.
- Transfer your CalPERS funds to a tax-qualified plan.

3. What is the retirement benefit I would be eligible for as an "exempt" employee?

In most cases, you would be under the miscellaneous retirement category with a benefit formula of 2% of salary at age 55. However, CalPERS must verify the formula.

4. What if I currently have CalPERS membership as a previous civil service employee?

If you return to a state civil service position, your CalPERS funds will remain in your account and you will continue to contribute toward CalPERS retirement.

If you separate and do not return to state civil service, your CalPERS funds will remain in your account and continue to accrue interest; unless you elect to withdraw or transfer funds.

5. Will I contribute to Social Security if I return to a state civil service position?

Yes. State employees participate in Social Security; except for patrol, peace officer, firefighter and safety members. As of April 1986, all employees must contribute to Medicare.

6. Do I still have the option of purchasing service credit when I separate?

CalPERS provides various service credit purchase options. In most cases, you may purchase service credit as an active or inactive member. However, you must contact CalPERS to verify eligibility.

7. If I have retirement service in both state civil service and exempt positions, will that impact my retirement benefit?

If you have multiple CalPERS-covered employers, you may have separate formulas used in the calculation of your retirement benefit. You must contact CalPERS to verify your personal account information.

8. What will happen if I have service under two or more retirement categories (miscellaneous, safety, peace officer, etc.) under CalPERS?

CalPERS will calculate each retirement category separate because there are typically different retirement formulas. CalPERS would then add each of the benefits for each retirement category to determine your total monthly retirement benefit. Contact CalPERS to verify your personal information.

9. Who can I contact to get my personal CalPERS account information?

- Access CalPERS website at: <https://my.calpers.ca.gov/> and register to get immediate information regarding your retirement account.
- CalPERS web site at: www.calpers.ca.gov
- Contact CalPERS by telephone at: 1-888-225-7377

Desi Rodrigues
Retirement Policy & Legislation
(916) 324-9400
DesiRodrigues@dpa.ca.gov

CA Department of Personnel Administration

Savings Plus Program

C.E.A. and Exempt Employees



State of California Savings Plus Program

BENEFIT PAYMENT BOOKLET

All information contained in this booklet was current as of the printing date. The Plan Administrator reserves the right to amend any of the procedures or plan provisions outlined in this booklet or in the official Plan Document. Such changes may be enacted without prior announcement or the express consent or agreement of plan participants. The official Plan Document will govern if any contradiction arises between the terms of the official Plan Document and this booklet.

Your decisions regarding distributions from your Savings Plus account(s) will have financial consequences as well as income tax implications. Therefore, you may wish to obtain the advice of a tax advisor before you request a payment.

This booklet contains information and several forms for your use. Use the applicable forms to select the payment method that best meets your needs. Enclosed in this booklet are the following items:

- Distribution Information
- Benefit Payment Application (BPA)
- Questions You Should Ask Before Rolling Your Assets Out of the Plan
- Benefit Payment Application-Direct Rollover Only
- Summary 402(f) Special Tax Notice Regarding Plan Payments
- Section 3405 Notice of Special Rules for Pensions, Annuities, and Certain Other Deferred Income
- Direct Deposit Form
- Uniform Lifetime Table

The instructions contained in this booklet summarize the major provisions of federal and State of California tax rules that may apply to your payment. The tax rules are complex and contain in their full text many conditions and exceptions that are not included in these instructions. You can find more specific information on the tax treatment of payments drawn from retirement plans in the Internal Revenue Service (IRS) Publication 575, *Pension and Annuity Income*, and IRS Publication 590, *Individual Retirement Arrangements*. These publications are available from your local IRS office, the IRS Web site at www.irs.gov, or the IRS Tax Forms Distribution Center, telephone 1-800-TAX-FORM (1-800-829-3676).

Distribution Information

Eligibility to Withdraw Funds

Your eligibility to withdraw funds from your 401(k) Plan and 457 Plan will be verified before payment is issued. To facilitate faster processing of your BPA, provide proof of separation or retirement. A Notice of Personnel Action (NOPA) is issued to most state employees by their personnel office when they separate or retire. However, if you do not have a NOPA, a letter from your former employer is acceptable. The letter must be provided on agency letterhead, must reference your date of separation or retirement, and must be signed by a designated representative of the agency.

401(k) Plan

You are eligible to receive payment of your 401(k) Plan assets without penalty if you are:

- (1) Age 55 **and** retired or separated from state service;
or
- (2) Age 59½, regardless of your employment status

If you receive a payment before you are age 55, you may be required to pay an additional 10% in federal tax and, if you are a California resident, a 2½% state tax. Please consult IRS Publication 575, *Pension and Annuity Income*, and IRS Publication 590, *Individual Retirement Arrangements*, for more information on the tax treatment of payments from retirement plans.

457 Plan

You are eligible to receive payment of your 457 Plan assets if you retire or separate from state service. There is no minimum age requirement for payment without penalty.

Payment Methods

If your distribution is less than 100%, the balance will remain in your account.

Direct Payment

This payment method allows you to receive a direct payment. You may specify the percentage or dollar amount to be paid directly to you. This payment will be reported to the IRS as ordinary income.

Periodic Payments

This method allows you to choose **one** of the following:

Fixed Period— The length of time over which you will receive your funds; **or**

Fixed Amount—The specific dollar amount that you will receive

- **Fixed Period:** You may choose to receive monthly payments or annual payments. Your payments are calculated by dividing your account balance by the number of payments that you wish to receive. Your payments will be recalculated each month (if on monthly payout) or each year (if on annual payout), so your account balance will be exhausted at the end of your payment schedule. The minimum payment period for this method is one year. If your payments continue beyond age 70½, your payment amount may increase to ensure that your distributions meet RMD requirements in accordance with IRS regulations. For more information refer to Required Minimum Distribution in this section.
- **Fixed Amount:** This option allows you to receive payments of the same amount monthly or annually. If your payments continue beyond age 70½, your payment amount may increase to ensure that your distributions meet RMD requirements in accordance with IRS regulations. For more information refer to Required Minimum Distribution in this section.

Supplemental Distribution

This payment method allows you to withdraw additional monies while you are receiving periodic payments. To receive a 100% withdrawal of funds or a partial withdrawal of funds, submit the BPA, checking the Supplemental Distribution box in Section IV. A supplemental distribution will be issued to you in the same method (i.e., check or direct deposit) and manner (i.e., prorata across all funds or from a specified fund(s)) as your periodic payment. If you do not elect 100%, the distribution will not disrupt your current periodic distribution method; however, a supplemental payment may reduce the amount of your future fixed-period payments or reduce the number of remaining fixed-amount payments.

Required Minimum Distribution (RMD)

IRS regulations require that you receive an RMD in the year you turn age 70½ or the year in which you retire, whichever is **later**. If you return to employment, contact Savings Plus.

Your RMD is calculated by dividing your balance on December 31 of the preceding year by your life expectancy. The Uniform Lifetime Table located at the end of this booklet will be used to determine life expectancy unless your spouse is your sole primary beneficiary **and** is more than 10 years younger than you.

If your spouse is your sole primary beneficiary and is more than 10 years younger than you, the Joint Life and Last Survivor Expectancy Table will be used. You can obtain the Joint Life and Last Survivor Expectancy Table from IRS Publication 590 by checking the IRS Web site at www.irs.gov. Your payment is subject to change, on the basis of revised tables, when applicable. You must provide proof of your spouse's date of birth. If you originally named a spouse who is more than 10 years younger than you are, and a beneficiary change occurred that affects the life expectancy table used, the payment amount will be adjusted at the beginning of the following calendar year.

Delay Initial RMD Payment

You may select this payment method if you wish to delay your initial RMD payment until March of the year following the year you turn age 70½. If you delay your initial payment, you will receive two RMD payments in the same calendar year (March and November). All subsequent annual payments will be issued in November unless you subsequently change your method of payment and your RMD is satisfied. Because these payments are taxed as ordinary income, the delay may result in a higher tax liability.

General Information

Payment Dates

Payment will be issued within 45 days of receipt of a properly completed BPA. Payment dates may vary, depending on the type of payment that you have requested. Periodic payments are made during the first week of the month. Assets are liquidated on the first business day of the month. Payments are issued by the third business day of each month. Direct payments and rollovers are made on a weekly payment cycle.

Direct Deposit Information

Direct deposit is available for direct payments and periodic payments. There is no fee for this electronic transfer. You may choose only **one** financial institution account for direct deposit.

If you're electing a distribution or changing your method of payment (such as requesting a change to your periodic payment amount), you must submit a new Direct Deposit Form. If you are currently receiving a periodic payment via direct deposit and elect a supplemental distribution, the supplemental distribution will be directly deposited to the account on record for your current periodic payment. If you change financial institutions or change your account number or automated clearing house (ACH) routing number, you must complete a new Direct Deposit Form. Submission of a new Direct Deposit Form will override any previous direct deposit information on file. This change may take up to 45 days to become effective.

Check Fee

A \$2.00 processing fee is charged for each periodic check. This fee will be deducted directly from the amount of each periodic check issued.

Stale-Dated Checks

Checks are valid for 120 days. After that time, the check becomes "stale" or too old to negotiate at your financial institution. If you have a stale-dated check, you must call Savings Plus at (866) 566-4777 and press *0 to speak with a customer service representative who will ask you for specific information so that a replacement check can be issued.

Lost or Stolen Checks

A check that was mailed to you or your financial institution can be reported as lost or stolen if, after 14 calendar days from the date the check was issued, the check has not been received.

Specific Investment Designation

Specific investment designation applies to periodic and supplemental payments. Payments are prorated among all your core funds unless you have specified otherwise by completing the Specific Investment Designation Form. To obtain the Specific Investment Designation form, go to the SPP Web site at www.sppforu.com or call Savings Plus at (866) 566-4777 and press *0 to speak to a customer service representative.

Personal Choice Retirement Account (PCRA)

Your account value includes the total value of your core account plus the value of your PCRA. Payments are made from your core account only. You are not required to liquidate all PCRA assets before payments begin.

However, if you are requesting 100% distribution, you must transfer your PCRA funds back to your core account. You must retain in your core account the lesser of \$2,500 or 50% of your account balance **plus** enough assets to cover three months of distributions. Core account balances are reviewed on a regular basis to ensure that assets are sufficient to cover upcoming distributions. You will be notified if a transfer of assets is required. If assets are not transferred within the required time, assets will be liquidated to cover the amount needed for the upcoming 12 months of distributions.

Tax Withholding

Federal income taxes will be withheld on the basis of the payment method and the length of time you select to receive payments. Please refer to the enclosed Section 402(f) Special Tax Notice Regarding Plan Payments and Section 3405 Notice of Special Rules for Pensions, Annuities, and Certain Other Deferred Income for additional information.

Direct Payments and Periodic Payments for Less than 10 Years

Direct payments and periodic payments for a period of less than 10 years will be reported to the IRS as ordinary income. The mandatory federal tax withholding is 20% on amounts over \$200 per year. If you wish to **increase** the federal withholding, complete a W-4P. No California state income taxes will be withheld unless you request otherwise by completing a DE-4P. Submit tax withholding documents with your completed BPA. To get information on how to obtain a W-4P and/or DE-4P refer to information presented later in this section.

Periodic Payments for 10 Years or More

Periodic payments that extend for a period of 10 years or more will be reported to the IRS as ordinary income. Federal income taxes will be withheld at the rate that applies to married with 3 allowances unless you request something different by completing a W-4P. No California state income taxes will be withheld unless you request otherwise by completing a DE-4P. Submit tax withholding documents with your completed BPA. To get information on how to obtain a W-4P and/or DE-4P refer to information presented later in this section.

Required Minimum Distribution (RMD)

RMDs not issued by the required time are subject to an additional tax equal to 50% of the distribution. Please consult IRS Publication 575, *Pension and Annuity Income*, and IRS Form 5329, *Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts*, for more information regarding the 50% additional tax.

You may file a W-4P and/or a DE-4P to instruct us to withhold income taxes from your RMD payment. To get information on how to obtain a W-4P and/or DE-4P refer to information presented later in this section. If no tax withholding information is on record, the rate of federal tax withholding on the RMD portion of your payment will be dependent on your payment method. For periodic payments, the RMD portion will be withheld at the rate that applies to married, with three allowances. For a direct payment, the RMD portion will be withheld at 10%. **Note: Tax withholding for the portion of the payment that is not the RMD will follow the rules described in this Tax Withholding section. No California state income taxes will be withheld unless you request otherwise by completing a DE-4P.**

Federal Withholding Certificate for Pension or Annuity Payments (W-4P)

A W-4P indicates the amount of federal income tax to withhold from your payment(s). The IRS does not allow specific dollar-amount withholding designations. However, you may supplement your withholding amount by designating an **additional** dollar amount to be withheld. You may not designate an additional percentage. You may submit a W-4P at any time and it will remain in effect until you change or revoke it or make any payment changes. Special withholding rules apply to payments to foreign persons and payments outside the United States. Please refer to IRS Publication 505, *Tax Withholding and Estimated Tax*, IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*, and IRS Publication 519, *U.S. Tax Guide for Aliens* for further information. To obtain a W-4P form, go to the Savings Plus Web site at www.sppforu.com and click on the "forms and publications" tab or call Savings Plus at (866) 566-4777 and press *0 to speak to a customer service representative.

**California State Withholding Certificate
for Pension or Annuity Payments (DE-4P)**

A DE-4P indicates the amount of California state income tax to withhold from your payment(s). The State of California does not allow specific dollar amount withholding designations. However, you may claim the number of allowances, note your marital status, and designate an additional dollar amount to be withheld. You may not designate an additional percentage. You may submit a DE-4P at any time, and it will remain in effect until you change or revoke it or make any payment changes. If you live outside California, consult your local taxing authority for more information. To obtain a DE-4P form, go to the State of California Employment Development Web site at www.edd.gov or the Savings Plus Web site at www.sppforu.com and click on the "forms and publications" tab or call Savings Plus at (866) 566-4777 and press *0 to speak to a customer service representative.

1099-R Tax Document

For tax reporting a 1099-R will be issued by January 31 of the following year.

Mailing Your Application

Ensure that all applicable forms are included with your BPA. If you wish to expedite processing, provide proof of separation or retirement from state service.

Mail the original application (do not fax) to:

Nationwide Retirement Solutions
P.O. Box 182797
Columbus, OH 43218-2797

OR

Overnight mail to:

Nationwide Retirement Solutions
5900 Parkwood Place
Dublin, OH 43016

Instructions for Benefit Payment Application

Section I—Participant Information

Complete the information requested.

Section II—Plan Type

Check the plan from which you want this distribution to be withdrawn. If you are requesting distribution from both plans, separate applications are required. If you do not check a plan, the application will be returned to you and payment will be delayed.

Section III—Distribution Event Types

Check the box that applies to this distribution event. Payment will be issued within 45 days of receipt of a properly completed BPA.

- **Elect Distribution:** As long as you are eligible, you may request a distribution from your account. Refer to Eligibility to Withdraw Funds in the Distribution Information section.
- **Change Method of Payment:** If you are currently receiving periodic payments, you may change the method of payment or the distribution period at any time. Your existing payment date will no longer be applicable. Changing your method of payment or distribution period may have tax-withholding implications.
- **Elect Supplemental Distribution:** You may request a supplemental distribution at any time. A supplemental payment will reduce the amount of your future fixed-period payments, or it will reduce the number of remaining fixed-amount payments.
- **Stop Distribution:** You may stop distribution at any time. Special rules apply if you are age 70 ½ or older. Refer to Required Minimum Distribution in the Payment methods section located in Distribution Information.

SECTION IV—Method of Payment

Check the payment method that is right for you. Complete all information for the method you select. For more information see the Payment Methods section located in of the Distribution Information.

- **Direct Payment:** Specify the percentage or dollar amount of your account balance to be distributed. If you select direct payment as the only method of payment in Section IV but fail to designate a percentage amount or dollar amount, we will assume 100%.
- **Periodic Payments:** Specify whether you want payments for a specific number of years or a fixed dollar amount. If you select a periodic payment or a fixed period or dollar amount but fail to designate monthly or annual payments, we will assume a monthly payment.
- **Supplemental Distribution:** Supplemental distribution is made in addition to your regularly scheduled periodic payments. Check 100% or specify the dollar amount of the distribution. If you check 100%, you will be liquidating your account.
- **Required Minimum Distribution (RMD)/Delay Initial RMD Payment:** Specify whether you want to receive a RMD or to delay your initial RMD payment. If your spouse is your sole primary beneficiary and is more than 10 years younger than you, you must complete the Two Lives Beneficiary Information Section of the BPA.

Section V—Participant Certification

Read Summary 402(f) Special Tax Notice Regarding Plan Payments and Section 3405 Notice of Special Rules for Pensions, Annuities, and Certain Other Deferred Income and sign, date, and mail the application.

Savings Plus Program

Benefit Payment Application

Please read the information and instructions in the Benefit Payment Booklet before completing the forms.
Payment will be issued within 45 days.

SECTION I-Participant Information

Last Name, First Name, MI		Social Security Number (SSN)
Mailing Address		Date of Birth (mm/dd/yyyy)
City, State, ZIP Code	Daytime Telephone Number ()	Retirement/Separation Date (mm/dd/yyyy)

Privacy Statement: The Information Practices Act of 1977 (*Civil Code* Section 1798.17) and the federal Privacy Act (Public Law 93-579) require that this notice be provided when collecting personal information from individuals. Information requested on this form is used by the Savings Plus Program for purposes of identification and account processing. You must furnish all the information requested on this form. Failure to provide the information may result in the action requested not being processed.

SECTION II-Plan Type

(Check **one** box only.)

- ☐ 401(k) Thrift Plan ☐ 457 Deferred Compensation Plan

SECTION III-Distribution Event Types

(Check **one** box only.)

- ☐ Elect Distribution
☐ Change Method of Payment
☐ Elect Supplemental Distribution
☐ Stop Distribution

SECTION IV-Method of Payment

(Complete all information for the method you select.)

<input type="checkbox"/> Direct Payment	Specify the percentage or dollar amount to be paid directly to you. _____ % or \$ _____
<input type="checkbox"/> Periodic Payments	Select only one payment method below: <input type="checkbox"/> Fixed Period _____ years <input type="checkbox"/> Monthly or <input type="checkbox"/> Annual Payments <input type="checkbox"/> Fixed Amount \$ _____ <input type="checkbox"/> Monthly or <input type="checkbox"/> Annual Payments
<input type="checkbox"/> Supplemental Distribution	Check the box if this distribution will be made in addition to your regularly scheduled periodic payments. Check 100% or specify the dollar amount of the additional distribution. If you check 100%, you will be liquidating your account. <input type="checkbox"/> 100% or \$ _____

See the reverse side of this application for additional methods of payment.

☐ Required Minimum Distribution (RMD)

or

☐ Delay Initial RMD Payment

You may select the RMD method of payment in the year you turn age 70½. RMD payments are issued annually. You must complete the Two Lives Beneficiary Information section below if your spouse is your sole primary beneficiary and is more than 10 years younger than you.

OR

You may select Delay Initial RMD Payment if you wish to delay your initial RMD payment until March of the year following the year you turn age 70½. If you delay your initial payment, you will receive two RMD payments in the same calendar year (March and November). All subsequent annual payments will be issued in November unless you subsequently change your method of payment and your RMD is satisfied. You must complete the Two Lives Beneficiary Information section below if your spouse is your sole primary beneficiary and is more than 10 years younger than you.

Two Lives Beneficiary Information

Complete the information below if your spouse is your sole primary beneficiary and is more than 10 years younger than you. Attach a completed Beneficiary Designation form to this BPA. You must also attach proof of date of birth of the beneficiary.

Spouse's name _____

Spouse's address _____

Spouse's SSN _____

Spouse's date of birth _____

SECTION V—Participant Certification

I request distribution to be made in accordance with the Plan Document, *Internal Revenue Code*, and my election. I understand that the State of California has the authority to approve or reject this request. I certify that I have been informed of the different payment methods and the tax implications of distributions from my account. I certify that I have read Summary 402(f) Special Tax Notice Regarding Plan Payments and, by signing, I waive the 30-day notice. Additionally, I have read Section 3405 Notice of Special Rules for Pensions, Annuities, and Certain Other Deferred Income. I hereby certify under penalty of perjury that this information is true and accurate to the best of my knowledge.

Signature

Date

Mail the original application (do not fax) to:

**Nationwide Retirement Solutions
P.O. Box 182797
Columbus, OH 43218-2797**

OR

Overnight mail to:

**Nationwide Retirement Solutions
5900 Parkwood Place
Dublin, OH 43016**

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Questions You Should Ask Before Rolling Your Assets Out of Savings Plus

For many participants, a rollover may not offer the best choice. Following are some questions you should ask before making a decision:

Distribution Flexibility

- Q. Am I required to take a distribution upon separation (leave state service)?**

No. You may keep your money invested in Savings Plus until you elect to take a distribution. You must begin distribution upon reaching age 70 ½ or the year in which you retire, whichever is later.

- Q. Will the new plan allow you to change your distribution method at any time without a charge?**

We allow you to keep your money in the plan even if you retire or separate from service. We offer a variety of distribution options to suit your financial needs, including periodic payments and partial withdrawals. Additionally, we do not charge fees for changing your distribution method. You must begin receiving payments during the year after you reach age 70 ½ or the year in which you retire, whichever is later.

Fees Assessed

- Q. Does the plan receiving the rollover charge you a maintenance fee or a fee to manage your account?**

We charge a monthly administrative fee of \$1.50 per account. Additionally, we receive 0.10% in expense reimbursements from the investments to help offset administrative costs.

- Q. Are the investment management fees which are netted against your returns disclosed to you?**

We offer investment products that are competitively priced when compared to many other investment products. All fee information is disclosed on our Web site, go to "investment operating expenses" quick link for comparative purposes. Low investment fees continue to keep more of your retirement money working for you.

- Q. Are you charged a transaction fee when you make an exchange between investment options?**

We do NOT charge fees for exchanges between investments. Many financial organizations charge both an administrative fee AND transaction fees when you move your money between investments.

Tax Consequences

- Q. Will you be subject to a 10% additional tax if you take a distribution from the new plan before the age of 59½?**

If you're considering rolling over funds from your 457 Plan account, consider whether you may need to withdraw the funds from your IRA, 401(k), 403(b), or annuity before age 59 ½. If you do, you may incur a 10% federal tax penalty; and if you reside in California, you may also incur a 2 ½% state tax penalty.

Investments Options

- Q. Have you read the fact sheets/prospectuses carefully for the investments you are considering?**

If an individual is telling you where to invest or promising a certain rate of return, be sure to read and understand where your money will be invested and the underlying risks associated with the investment. With us all fact sheets/prospectuses are available on the Website, on the Voice Response System, or by calling the toll free number at 1-866-566-4777 and pressing *0 to reach a customer service representative requesting one be sent to you. All fees are disclosed on our fact sheets/prospectuses.

Q. Does the plan offer reasonably priced investment options consistent with your investment objectives?

We offer a full array of investment options representing the basic assets categories necessary to build a diversified portfolio. Due to the large size of the program, we offer investment products that are competitively priced when compared to many other investment products. Additionally, we allow you to invest in funds outside the plan through a Personal Choice Retirement Account® (PCRA) offered by Charles Schwab. Through the PCRA you can invest in most investment vehicles traded in public markets.

Q. What is the performance record of the investment options you are considering? Are their reported rates of return reduced by the fees charged to manage the investment option?

The Quarterly Performance Report which accompanies your SPP participant statement provides performance history of investment options. Performance information reported has been reduced by the fee to manage the investment option and therefore represents the true return you are earning on your funds.

Expense Worksheet

(For illustrative purposes only)

Service charge expenses to your retirement plan may have a profound impact on the size of your account, particularly when they are compounded over time. While expenses may not be the only criteria you use in evaluating retirement plans, it makes sense to obtain an estimate for each category of expenses you will incur before you make a decision. The chart below is designed to assist you in making such a comparison. It is also important to evaluate the Investment Management Fees (Expense Ratios) of the investment options you are considering. We receive 0.10% expense reimbursements from the investments to help offset administrative costs.

Category of Expenses	Savings Plus	Provider A	Provider B
Maintenance Fee (per plan)	\$1.50/month		
Investment Option Exchanges	Free		
Minimum Balance	None		
Sales Loads (Front-End and Back-End)	None		
Additional Fees	Limited—(account division due to Domestic Relations Order.)		
Contingent Deferred Sales Charges	None		
Total Estimate of Annual Expenses	\$18.00		

There are differences between deferred compensation plans, individual retirement accounts, and qualified plans, including fees and when you can access funds. You should consider all factors before making a decision. Assets rolled over from a qualified plan may be subject to a 10% additional tax if withdrawn prior to age 59 ½. Neither Nationwide, our recordkeeper, nor any of its representatives give legal or tax advice; please contact your legal or tax advisor for such advice.

Past performance is no guarantee of future results. Some investment options may impose a short term trade fee. Please read the underlying fact sheets/prospectuses carefully.

Information for Benefit Payment Application - Direct Rollover Only

Rollover checks will be made payable to the Trustee/Custodian (IRA provider or other entity) for the benefit of your name. The rollover check will be mailed directly to your address of record. You must mail or deliver the check to the Trustee/Custodian.

If you are age 70 ½ or older and elect to roll over your funds, your RMD will be processed and paid directly to you before the remaining funds are rolled over to the receiving entity. Refer to Required Minimum Distribution in the Distribution Information, Payment Methods.

- **Individual Retirement Account or Annuity (IRA):** This payment method allows you to roll over your assets to an IRA or Annuity. If you roll over your 457 Plan assets to a IRA or Annuity, the assets become subject to the rules that apply to the IRA. Consult your IRA provider for other restrictions or

penalties. A direct rollover to an IRA or Annuity will be reported to the IRS as a nontaxable event. Please consult IRS Publication 590, *Individual Retirement Arrangements (IRA)*.

- **Roth IRA:** This payment method allows you to rollover your assets into a Roth IRA. A direct rollover to a Roth IRA will be reported to the IRS as a taxable event. No taxes will be withheld from your distribution.
- **Eligible Retirement Plan:** This payment method allows you to roll over your assets to another eligible retirement plan. When you do so, your assets become subject to the rules that apply to that plan. A direct rollover to an eligible retirement plan will be reported to the IRS as a nontaxable event.

Instructions for Benefit Payment Application—Direct Rollover Only

SECTION I—Participant Information

Complete the information requested.

Section II—Plan Type

Check the plan from which you want this distribution to be withdrawn. If you are requesting distribution from both plans, separate applications are required. If you do not check a plan, the application will be returned to you and payment will be delayed.

Section III—Plan Type and Rollover Amount

Specify the type of plan that will receive your funds. Indicate the percentage or dollar amount of your

account balance to be rolled over. If you're rolling over your plan assets to a different plan type—for example, rolling over a 457 to a 401(k)—you must attach a certification from the receiving entity that agrees to accept the funds before a distribution will occur.

Section IV—Participant Certification

Read Summary 402(f) Special Tax Notice Regarding Plan Payments and Section 3405 Notice of Special Rules for Pensions, Annuities, and Certain Other Deferred Income and sign, date, and mail the application.

Savings Plus Program

Benefit Payment Application Direct Rollover Only

It's important you know that you're not required to transfer your Plan assets when you leave employment. However, if you're considering a rollover, please read the "Questions You Should Ask Before Rolling Your Assets Out of Savings Plus."

SECTION I—Participant Information

Last Name, First Name, MI		Social Security Number (SSN)
Mailing Address		Date of Birth (mm/dd/yyyy)
City, State, ZIP Code	Daytime Telephone Number ()	Retirement/Separation Date (mm/dd/yyyy)

Privacy Statement: The Information Practices Act of 1977 (*Civil Code* Section 1798.17) and the federal Privacy Act (Public Law 93-579) require that this notice be provided when collecting personal information from individuals. Information requested on this form is used by the Savings Plus Program for purposes of identification and account processing. You must furnish all the information requested on this form. Failure to provide the information may result in the action requested not being processed.

SECTION II—Plan Type (Check **one** box only.)

- ☐ 401(k) Thrift Plan ☐ 457 Deferred Compensation Plan

SECTION III—Plan Type and Rollover Amount

Check the type of plan to which your funds will be rolled into and specify the percentage or dollar amount requested. If you are age 70 ½ or older the annual RMD portion will be paid directly to you **before** the remaining funds are rolled over to the receiving entity.

- ☐ Direct rollover to a Traditional IRA or Annuity _____ % or \$ _____
- ☐ Direct rollover to a Roth IRA _____ % or \$ _____
- ☐ Direct rollover to IRC Section 457 Plan _____ % or \$ _____
- ☐ Direct rollover to IRC Section 401(k) Plan _____ % or \$ _____
- ☐ Direct rollover to IRC Section 403(b) Plan _____ % or \$ _____
- ☐ Direct rollover to IRC Section 401(a) Plan _____ % or \$ _____

The rollover check will be made payable for the benefit of your name to the Trustee/Custodian listed below. The check will be mailed directly to your address of record for forwarding to the Trustee/Custodian. If funds are to be distributed to more than one plan or IRA provider, attach an additional sheet with the following information: your SSN; your signature; the name of the Trustee/Custodian; the percentage of your account to be rolled out or the dollar amount; and the date. If you are rolling over your plan assets to a different plan type—for example, rolling over a 457 to a 401(k)—you **must** attach a certification from the receiving entity(ies) that agrees to accept the funds before the distribution will occur.

Name of Trustee/Custodian

SECTION IV-Participant Certification

I request distribution to be made in accordance with the Plan Document, *Internal Revenue Code*, and my election. I understand that the State of California has the authority to approve or reject this request. I certify that I have been informed of the different payment methods and the tax implications of distributions from my account. I certify that I have read Summary 402(f) Special Tax Notice Regarding Plan Payments and, by signing, I waive the 30-day notice. Additionally, I have read Section 3405 Notice of Special Rules for Pensions, Annuities, and Certain Other Deferred Income. I hereby certify under penalty of perjury that this information is true and accurate to the best of my knowledge.

Signature

Date

Mail the original application (do not fax) to:

**Nationwide Retirement Solutions
P.O. Box 182797
Columbus, OH 43218-2797**

OR

Overnight mail to:

**Nationwide Retirement Solutions
5900 Parkwood Place
Dublin, OH 43016**

Summary 402(f) - Special Tax Notice Regarding Plan Payments

This is a summary of the provisions of the model Section 402(f) notice issued by the Internal Revenue Service in Notice 2002-3 and explains how you can continue to defer federal income tax on your retirement savings in the State of California Savings Plus Program (the "Plan") and contains important information you will need before you decide how to receive your Plan benefits. A copy of the model Section 402(f) notice will be provided to you upon request without charge. If you would like a copy of the model 402(f) notice or have additional questions after reading this summary, you can contact your Plan Administrator at (866) 566-4777.

This summary is provided to you by the State of California Department of Personnel Administration, Savings Plus Program (your "Plan Administrator") because all or part of the payment that you will soon receive from the Plan may be eligible for rollover by you or your Plan Administrator to a traditional or Roth IRA or an eligible employer plan. A rollover is a payment by you or the Plan Administrator of all or part of your benefit to another plan or to a traditional IRA that allows you to continue to postpone taxation of that benefit until it is paid to you. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account (formerly known as an education IRA). An "eligible employer plan" includes a plan qualified under Section 401(a) of the *Internal Revenue Code*, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a Section 403(a) annuity plan; a Section 403(b) Tax-Sheltered Annuity; and an eligible Section 457(b) plan maintained by a governmental employer (governmental 457 plan).

An eligible employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to another employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as after-tax amounts. If this is the case, and your distribution includes after-tax amounts, you may wish instead to roll your distribution over to a traditional or Roth IRA or split your rollover amount between the employer plan in which you will participate and a traditional or Roth IRA. If an employer plan accepts your rollover, the plan

may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

There are two ways you may be able to receive a Plan payment that is eligible for rollover:

- (1) Certain payments can be made directly to a traditional or Roth IRA that you establish or to an eligible employer plan that accepts it and holds it for your benefit ("DIRECT ROLLOVER"); or
- (2) The payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- You choose whether your payment will be made directly to your traditional or Roth IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account because these are not traditional or Roth IRAs.
- Your payment will not be taxed in the current year and no income tax will be withheld, if you roll over the payment to a traditional IRA or an eligible employer plan. It will be taxed later when you take it out of the traditional IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.
- Your payment can be rolled over directly to a Roth IRA if your modified adjusted gross income for Roth IRA purposes is not more than \$100,000 and you are not a married individual filing a separate return. You must include in your gross income distributions from a qualified retirement plan that you would have had to include in income if you had not rolled them over to a Roth IRA. You do not include in gross income any part of a payment from a qualified retirement plan that is a return of contributions to the plan that were taxable to you when paid. In addition, the 10% tax on early distributions does not apply. No income tax will be withheld from your distribution.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over to a traditional IRA or eligible employer plan. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59½, you may have to pay an additional 10% tax.
- You can roll over all or part of the payment by paying it to your traditional or Roth IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan, however, if you roll the payment to a Roth IRA, it is still taxable in the current year.

- If you want to roll over 100% of the payment to a traditional IRA or an eligible employer plan, you must replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Your Right to Waive the 30-Day Notice Period

Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this summary. Thus, after receiving this summary, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by signing the payout election form. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the Plan Administrator.

Section 3405 Notice of Special Rules for Pensions, Annuities, and Certain Other Deferred Income

If you are receiving a periodic payment from your retirement plan that is not considered an eligible rollover distribution, it will be subject to federal income tax withholding unless you elect not to have withholding apply. Withholding will apply only to the portion of your distribution or withdrawal payment that is considered income and, therefore, subject to federal income tax.

You may elect not to have withholding apply to your distribution or withdrawal payments by properly completing, signing, dating, and returning to your plan administrator a Form W-4P Withholding Certificate for Pension or Annuity Payments. Your election will remain in effect until you change or revoke it. You may change or revoke your election at any time by returning another completed, signed, and dated Form W-4P to your plan administrator. Any election or revocation will be effective no later than thirty (30) days after receipt. You may make and revoke your withholding elections as often as you wish. Additional W-4P forms may be obtained from your plan administrator.

If you have not properly filed with your plan administrator a Form W-4P, then federal income tax will be withheld from the taxable portion of your distribution or withdrawal payments based on a filing status of married, claiming three withholding allowances.

If you elect not to have withholding apply to your distribution or withdrawal payments, or if you do not have enough federal income tax withheld from your distribution or withdrawal payments, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

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Savings Plus Program

Direct Deposit Form

Please read the information and instructions on the reverse side before completing this form.

SECTION I-Participant Information

Last Name, First Name, MI	Social Security Number (SSN)
Mailing Address	Date of Birth (mm/dd/yyyy)
City, State, ZIP Code	Daytime Telephone Number ()

Privacy Statement: The Information Practices Act of 1977 (*Civil Code* Section 1798.17) and the federal Privacy Act (Public Law 93-579) require that this notice be provided when collecting personal information from individuals. Information requested on this form is used by the Savings Plus Program for purposes of identification and account processing. You must furnish all the information requested on this form. Failure to provide the information may result in the action requested not being processed.

SECTION II-Plan Type

(Check **all** boxes that apply.)

- ☐ 401(k) Thrift Plan ☐ 457 Deferred Compensation Plan

SECTION III-Account Information

If any of the required information on the direct deposit section is incomplete, invalid or not provided, you will be mailed a check.

- ☐ New/Change Direct Deposit
☐ Cancel Direct Deposit

Account Type: ☐ Checking (**Attach a voided check.**) ☐ Savings

ACH Routing Number (9 digits)

Account Number (Not to exceed 17 digits)

Name of Financial Institution

Street Address

City, State, ZIP Code

SECTION IV-Participant Certification

I authorize the Savings Plus Program to make direct deposits to the account identified above effective immediately. I understand that changes may take up to 45 days to become effective. I understand that the State of California has the authority to approve or reject this request. I hereby certify under penalty of perjury that the information on this form is true and accurate to the best of my knowledge.

Signature

Date

Information

You may choose to have your funds electronically transferred to your financial institution. Direct deposit is available for direct payments and periodic payments. There is no fee for the electronic transfer. You may choose only one financial institution for direct deposit. If you choose a supplemental distribution, your supplemental payment will be electronically transferred to the financial institution of record. Submission of a new Direct Deposit Form will override any previous direct deposit information on file. Please note that any time you select a direct payment or change your periodic payments you must complete and submit a new Direct Deposit Form with your Benefit Payment Application. If you change financial institutions or need to change your account number or the automated clearinghouse (ACH) routing number of your current financial institution of record, you must complete a new Direct Deposit Form. This change may take up to 45 days to become effective.

Instructions

SECTION I—Participant Information

Complete the information requested.

SECTION II—Plan Type

Check the plan(s) for which you are requesting a direct deposit. Check all boxes that apply.

SECTION III—Account Information

Check **New/Change Direct Deposit** if this direct deposit form establishes or changes an existing direct deposit.

Check **Cancel Direct Deposit** if you no longer wish to receive a direct deposit. A check will be mailed to your address of record. A \$2.00 check processing fee will be deducted from each payment.

Include the nine-digit ACH routing number and your account number for your financial institution. Attach a voided check for an electronic fund transfer to your checking account. For an electronic fund transfer to savings, verify the ACH routing number with your financial institution.

Provide the name and mailing address of your financial institution.

SECTION IV—Participant Certification

Read carefully, sign, and date the form.

Mail the original form (do not fax) to:

Nationwide Retirement Solutions
P.O. Box 182797
Columbus, OH 43218-2797

OR

Overnight mail to:
Nationwide Retirement Solutions
5900 Parkwood Place
Dublin, OH 43016

Contact Information

Voice Response System: (866) 566-4777, 24 hours a day, 7 days a week

Customer Service: (866) 566-4777, 8:30 a.m.–4:00 p.m. (PT), Monday–Friday
To speak with a customer service representative, press *0.

Office: 8:00 a.m.–4:30 p.m. (PT), Monday–Friday

TTY: (800) 848-0833

Web site: www.sppforu.com

Uniform Lifetime Table

Use this table if you are age 70½ or older to determine your life expectancy for Required Minimum Distributions.

<i>Age on Dec. 31</i>	<i>Distribution Period (years)</i>	<i>Age on Dec. 31</i>	<i>Distribution Period (years)</i>
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115+	1.9

Some of the information in this table was obtained from Internal Revenue Service Publication 590 (rev. January 2007).

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**State of California
Savings Plus Program**

457 Deferred Compensation Plan TRADITIONAL CATCH-UP BOOKLET

All information contained in this booklet was current as of the print date. The Plan reserves the right to amend any of the procedures or plan provisions as outlined in this booklet or in the Plan Document.

Such changes may be enacted without prior announcement or the express consent or agreement of plan participants.

The Plan Document will govern if any contradiction arises between the terms of the Plan Document and this booklet.

Your decisions regarding participation in the Traditional Catch-Up provision of your 457 Deferred Compensation Plan (457 Plan) may be complex. The Traditional Catch-Up provision is only applicable to the 457 Plan. The Savings Plus Program (Savings Plus) can't provide tax advice. Therefore, you may wish to obtain the advice of a tax advisor before submitting this request.

This booklet contains the following information for your use:

- Important Information to Consider Before Submitting Your Request
- Eligibility and Participation Requirements
- Program Requirements
- Information and Instructions
- Traditional Catch-Up Application

Important Information to Consider Before Submitting Your Request

The Economic Growth and Tax Relief Reconciliation Act (EGTRRA) became law on January 1, 2002. EGTRRA increased contribution limits, repealed the coordination limits between the 457 plan and the 401(k)/403(b) plans, and added an Age-Based Contribution for participants age 50 and older.

- Coordination limits eliminated between plans—For the 457 plan and the 401(k)/403(b) plans you can defer up to the maximum annual contribution limit to both plans.

- Age-Based Contribution—Employees age 50 or older may increase their annual contribution on an incremental basis. You aren't permitted to participate in Age-Based Contribution and Traditional Catch-Up to your 457 plan at the same time. However, you're permitted to make Age-Based Contributions to your 401(k)/403(b) plans and participate in Traditional Catch-Up to your 457 plan at the same time (see "Program Requirements" on page 3).

Tax Year	401(k)/403(b) Annual Limit	457 Annual Limit	401(k)/403(b) Age-Based Limit	457 Age-Based Limit	Total
2009	\$16,500	\$16,500	\$5,500	\$5,500	\$44,000
2010–2011	The dollar amount is reviewed annually and may increase depending on inflation. See the Web site for more information.				

If you have questions, call (866) 566-4777 and press *0 to reach a customer service representative, Monday–Friday, 8:30 a.m.–4:00 p.m. (PT).

Eligibility and Participation Requirements

You may participate in Traditional Catch-Up during the last three years PRIOR to your normal retirement age. Your normal retirement age is between age 50 and 70 ½. You must also be an employee of the State of California or

the California State University System with eligibility for CalPERS, the Legislators' Retirement System, or the Judges' Retirement System, and you were eligible to contribute to the 457 plan in prior years.

Program Requirements

You may contribute up to twice the 457 annual limit if you're eligible for Traditional Catch-Up **as long as the Traditional Catch-Up portion doesn't exceed the amount you under contributed to all plans in prior years.**

The chart below shows the 457 annual contribution limit by year using the Traditional Catch-Up provision.

Tax Year	457 Annual Limit	Traditional Catch-Up Limit	Annual Total Limit With Traditional Catch-Up
2009	\$16,500	\$16,500	\$33,000
2010–2011	The dollar amount is reviewed annually and may increase depending on inflation. See the Web site for more information.		

- If you separate from service while participating in Traditional Catch-Up your lump sum separation pay may be deferred as a Catch-Up deferral. To qualify, complete a "Request to Transfer Lump Sum" application available under forms and publications at www.sppforu.com and attach a copy of your 457 Traditional Catch-Up Worksheet (SPP-457CW).
- In determining the period of underutilization, you may only count the period employed by the State of California.
- You may use the Traditional Catch-Up provision only once, for a duration of three consecutive calendar years.

Exception: Participants who are participating in Traditional Catch-Up and are called to duty in the United States military service may extend the three-calendar-year period by the duration of their military leave service.

- If your request is approved, you're permitted to stop and start deferrals throughout the tax year. However, your deferrals must not exceed the limit authorized during the Traditional Catch-Up period. If you stop and start deferrals, the Traditional Catch-Up period will **not** be extended.

It's **your** responsibility to change your deferrals to comply with the contribution limits when the Traditional Catch-Up period has expired.

For Annual Contribution Limits by Plans See Page 5.

Information

Allow up to 45 days for your request to be processed. Don't change your deferral amount while this application is being processed. Savings Plus will notify you whether or not your request has been approved. If approved, Savings Plus will initiate the change to your deferral amount for Year One.

If your annual contribution amount changes after the first year, you're responsible for making the deferral change. You're also responsible for checking your deferral amount at least once each year.

Instructions

SECTION I-Participant Information

Complete all information requested. To determine your normal retirement age refer to Eligibility and Participation Requirements on page 2. Failure to provide this information will delay the processing of your request.

SECTION II-Payroll Information

- A. Check the number of years you want to participate in Traditional Catch-Up.
- B. Check whether you are paid monthly or semi-monthly. Check one box only.
- C. Check if your transfer of lump sum separation pay will be funding your Catch-Up.
- D. Check which payroll office issues your payroll warrant/check. Check one box only.

SECTION III-Underutilized Contributions

- You must attach your W-2 wage and tax statement to prove you didn't contribute or maximize the annual plan limits. If you fail to provide your W-2, your application will be rejected.
- Column A-List all prior years (while employed by the State of California) you were eligible to contribute to the State's 457 Plan and didn't contribute or maximize the annual plan limits.

- Column B-List your compensation from your W-2 for tax years 1979 - 2001.
- Column C-Use the Plan Limits chart on page 5 to enter the 457 Plan limit for each tax year.
- Column D.1-List the amount you contributed to the 457 Plan for each tax year.
- Column D.2-List the amount you contributed to 401(k)/403(b) for tax years prior to 2002 Only.
- Column E-For tax years 1979 - 2001 - Add column D.1 and D.2, then subtract the total from column C. Enter the result if greater than zero.
For tax years 2002 - current - take column C and subtract column D.1 from column C and enter the result in column E.

SECTION IV-Participant Certification

Read carefully, sign, and date the form.

Mail form to:

Savings Plus Program
Attn: Traditional Catch-Up Processing Unit
1800 15th Street
Sacramento CA 95811-6614
Fax: (916) 327-1885

Plan Limits

Tax Year	457 Plan	401(k)/403(b) Plans	Both Plans
1979–1988	Maximum limit is the lesser of 33 1/3% of compensation or \$7,500	N/A-1979–1986 1987 limit was \$7,000 1988 limit was \$7,313	N/A
1989	Same as above	Maximum limit is the lesser of 20% of compensation or \$7,627	Maximum limit is the maximum allowed for the 457 Plan
1990	Same as above	Maximum limit is the lesser of 20% of compensation or \$7,979	Same as above
1991	Same as above	Maximum limit is the lesser of 20% of compensation or \$8,475	Same as above
1992	Same as above	Maximum limit is the lesser of 20% of compensation or \$8,728	Same as above
1993	Same as above	Maximum limit is the lesser of 20% of compensation or \$8,994	Same as above
1994–1995	Same as above	Maximum limit is the lesser of 20% of compensation or \$9,240	Same as above
1996–1997	Same as above	Maximum limit is the lesser of 20% of compensation or \$9,500	Same as above
1998–1999	Maximum limit is the lesser of 33 1/3% of compensation or \$8,000	Maximum limit is the lesser of 25% of compensation or \$10,000	Same as above
2000	Same as above	Maximum limit is the lesser of 25% of compensation or \$10,500	Same as above
2001	Maximum limit is the lesser of 33 1/3% of compensation or \$8,500	Maximum limit is the lesser of 25% of compensation or \$10,500	Same as above
2002	Maximum limit is the lesser of 100% of compensation or \$11,000 (\$12,000–50+)	Maximum limit is the lesser of 100% of compensation or \$11,000 (\$12,000–50+)	Maximum limit for both plans up to \$22,000 (\$24,000–50+)
2003	Maximum limit is the lesser of 100% of compensation or \$12,000 (\$14,000–50+)	Maximum limit is the lesser of 100% of compensation or \$12,000 (\$14,000–50+)	Maximum limit for both plans up to \$24,000 (\$28,000–50+)
2004	Maximum limit is the lesser of 100% of compensation or \$13,000 (\$16,000–50+)	Maximum limit is the lesser of 100% of compensation or \$13,000 (\$16,000–50+)	Maximum limit for both plans up to \$26,000 (\$32,000–50+)
2005	Maximum limit is the lesser of 100% of compensation or \$14,000 (\$18,000–50+)	Maximum limit is the lesser of 100% of compensation or \$14,000 (\$18,000–50+)	Maximum limit for both plans up to \$28,000 (\$36,000–50+)
2006	Maximum limit is the lesser of 100% of compensation or \$15,000 (\$20,000–50+)	Maximum limit is the lesser of 100% of compensation or \$15,000 (\$20,000–50+)	Maximum limit for both plans up to \$30,000 (\$40,000–50+)
2007	Maximum limit is the lesser of 100% of compensation or \$15,500 (\$20,500–50+)	Maximum limit is the lesser of 100% of compensation or \$15,500 (\$20,500–50+)	Maximum limit for both plans up to \$31,000 (\$41,000–50+)
2008	Maximum limit is the lesser of 100% of compensation or \$15,500 (\$20,500–50+)	Maximum limit is the lesser of 100% of compensation or \$15,500 (\$20,500–50+)	Maximum limit for both plans up to \$31,000 (\$41,000–50+)
2009	Maximum limit is the lesser of 100% of compensation or \$16,500 (\$22,000–50+)	Maximum limit is the lesser of 100% of compensation or \$16,500 (\$22,000–50+)	Maximum limit for both plans up to \$33,000 (\$44,000–50+)

For purposes of determining the under utilized amount for years prior to 2002, you must coordinate the annual limits between the 401(k)/403(b), and 457 plans from all your employers. Your employee deferrals and your employer contributions combined may not exceed the percentage-of-compensation limit.

Savings Plus Program

457 Deferred Compensation Plan Traditional Catch-Up Application

Please read the information and instructions on the previous pages before completing this application.
Allow up to 45 days for this application to be processed.

SECTION I-Participant Information

Last Name, First Name, MI		Social Security Number (SSN)
Mailing Address		Date of Birth (mm/dd/yyyy)
City, State, ZIP Code	Normal Retirement Age	Daytime Telephone Number ()

Privacy Statement: The Information Practices Act of 1977 (*Civil Code* Section 1798.17) and the federal Privacy Act (Public Law 93-579) require that this notice be provided when collecting personal information from individuals. Information requested on this form is used by the Savings Plus Program for purposes of identification and account processing. You must furnish all the information requested on this form. Failure to provide the information may result in the action requested not being processed.

SECTION II-Payroll Information

- A. The number of **years you want to participate** in Traditional Catch-Up: ☐ One ☐ Two ☐ Three (maximum allowed)
- B. Pay frequency (check one box only): ☐ Monthly ☐ Semi-monthly
- C. ☐ Transfer lump sum funding Catch-Up Retirement Date: _____
- D. Payroll warrant/check issued by (check one box only):
- ☐ State Controller's Office ☐ District Agricultural Assoc. (Fairs) ☐ Assembly Rules Committee
- ☐ CDFA/Marketing Council ☐ Senate Rules Committee ☐ Joint Legislative Budget Committee
- ☐ California Exposition

Note: Checking the incorrect payroll office may delay the processing of this application.

SECTION III-Underutilized Contributions

A Tax Years (Attach sheet if needed)	B Compensation (Only used for tax years prior to 2002.)	C 457 Annual Limit	D.1 457 Actual Annual Amount Contributed	D.2 401(k)/403(b) Actual Annual Amount Contributed (Only used for tax years prior to 2002.)	E Annual Allowable Amount Not Contributed

You must attach copies of W-2s.

SECTION IV-Participant Certification

I request participation in the Traditional Catch-Up provision in accordance with the Plan Document, *Internal Revenue Code*, and the information provided above. I understand that it is my responsibility to ensure conformance with all requirements of this provision. I understand that the State of California has the authority to approve or reject this request. I hereby certify under penalty of perjury that the information on this form is true and accurate to the best of my knowledge.

Signature

Date



State of California
Savings Plus Program

REQUEST TO TRANSFER LUMP-SUM SEPARATION PAY BOOKLET

All information contained in this booklet was current as of the print date. The Plan reserves the right to amend any of the procedures or plan provisions as outlined in this booklet or the Plan Document. Such changes may be enacted without prior announcement or the express consent or agreement of plan participants. The Plan Document will govern if any contradiction arises between the terms of the Plan Document and this booklet.

Your decisions regarding the transfer of lump-sum separation pay to your Savings Plus Program (Savings Plus) account(s) will have financial consequences as well as income tax implications. Therefore, you may wish to obtain the advice of a tax advisor before you request a transfer.

This booklet contains information and several forms for your use in the transfer of your lump-sum separation pay. Enclosed are the following items:

- Request to Transfer Lump-Sum Separation Pay Application
- Lump-Sum Separation Pay Transfer Enrollment Agreement

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Savings Plus Program

Request to Transfer Lump-Sum Separation Pay Application

Please read the information and instructions in this booklet before completing this application.

**This form must be received in your personnel office at least 5 business days
prior to your separation date.**

SECTION I—Participant Information

Last Name, First Name, MI	Social Security Number (SSN)	Separation Date (mm/dd/yyyy)
		Daytime Telephone Number ()

Privacy Statement: The Information Practices Act of 1977 (*Civil Code* Section 1798.17) and the federal Privacy Act (Public Law 93-579) require that this notice be provided when collecting personal information from individuals. Information requested on this form is used by the Savings Plus Program for purposes of identification and account processing. You must furnish all the information requested on this form. Failure to provide the information may result in the action requested not being processed.

SECTION II—Contribution Information

A. Specify the dollar amount(s) in total that you will have contributed this year from your pay warrants by the type of plan, not including the lump-sum separation pay that you wish to contribute:

401 (k) \$ _____ 403 (b) \$ _____ 457 \$ _____

B. Specify the dollar amount(s) to be deferred to the plans below from your lump-sum separation pay:

401(k)	Amount	403(b)	Amount	457	Amount
Tax Year _____	\$ _____	Tax Year _____	\$ _____	Tax Year _____	\$ _____
Tax Year _____	\$ _____	Tax Year _____	\$ _____	Tax Year _____	\$ _____

SECTION III—Investment Information

If you have a 401(k) or 457 account, your lump-sum separation pay will post to the allocation on record. If no allocation on record exists, your lump-sum separation pay will post to the **Asset Allocation Index Fund Moderate**. You may change your allocation at any time or exchange all or a portion of your funds to other investment option(s) offered through Savings Plus. Funds' fact sheet/prospectus are available on the Savings Plus Web site (www.sppforu.com).

SECTION IV—Participant Certification

I request a transfer of lump-sum separation pay be made in accordance with the Plan Document, *Internal Revenue Code*, and my election above. I take full responsibility for providing these instructions and understand the terms and conditions of deferring all or a portion of my lump-sum separation pay. If applicable, I have attached a copy of my approved Savings Plus catch-up worksheet. I understand that the State of California has the authority to approve or reject this request. I hereby certify under penalty of perjury that the information on this form is true and accurate to the best of my knowledge.

Signature _____

Date _____

PERSONNEL OFFICE USE ONLY—Refer to SCO Personnel Letters applicable to Lump-Sum Pay for instructions on completing the separation PAR. **Attach** this request with a copy of the separation PAR and, if applicable, the approved Savings Plus catch-up worksheet from the employee. Retain a copy with the employee file. **Do not** submit a copy to Savings Plus.

Signature _____

Date _____

Information

To the extent permitted by federal and state law, employees who separate from employment who are otherwise eligible to cash out their vacation and/or annual leave balance may transfer a designated amount from their lump-sum separation pay into an existing 401(k), 403(b) and 457 plan account.

You must submit a written request to your employer **at least five business days prior to your final day** of employment. The Request to Transfer Lump-Sum Separation Pay Application may be used for this purpose. **Do not send this form to Savings Plus.**

You must be enrolled for at least one pay period prior to your separation date in a 401(k)/403(b) and 457 plan, although you don't have to be contributing prior to separation. Savings Plus administers the 401(k) and 457 plans. If you **don't** have a 401(k) and/or a 457 plan account already established, refer to the attached Lump-Sum Separation Pay Transfer Enrollment Agreement included in this booklet.

If you separate on or after November 1st you may be eligible to defer a portion of your leave credits into a 401(k)/403(b) and 457 plan for the current **and** following tax years (depending on the tax year in which the payment is made to you), up to the annual maximum contribution limit.

If you exceed that limit, the excess amount and any earnings will be refunded to you. Contact your personnel/benefits office for information on any applicable mandatory taxes or deductions from your lump-sum separation pay or if you need assistance determining your final pay.

Use the table below to calculate your annual contribution. You may be eligible to use the 457 Plan Traditional Catch-Up feature to increase your lump sum contribution options in the year you retire, and in the following tax year (if you separate on or after November 1st). This feature allows you to defer up to twice the annual contribution amount. For more information, refer to the Traditional Catch-Up Booklet. If approved you must submit your Savings Plus Catch-Up worksheet along with the Lump Sum Application to your personnel office.

Tax Year	401(k)/403(b) Annual Contribution Limit*	457 Annual Contribution Limit*	401(k)/403(b) Age-Based Contribution Limit**	457 Age-Based Contribution Limit**	Annual Combined Total
2009	\$16,500	\$16,500	\$5,500	\$5,500	\$44,000
2010-2011	The dollar amount is reviewed annually and may increase depending on inflation. See Web site for more information				

*You may defer up to the maximum annual contribution limit to both plans. Limits remain coordinated between 401(k) and 403(b) plans.

**Age-Based Contribution—Employees age 50 or older may increase their annual contribution up to this amount.

Instructions

SECTION I—Participant Information

Complete all the information requested. Include your separation date.

SECTION II—Contribution Information

- A. Complete this section if you've contributed to a 401(k)/403(b) and 457 plan in the current tax year. If you haven't contributed to a 401(k)/403(b) and 457 plan in this tax year, leave this section blank. When calculating your contribution, include the deferral from your last pay warrant even if you're paid a partial month. If your retirement date is in December, your pay warrant may be issued in December. Contact your personnel/benefits office if you have questions about when your salary and/or lump-sum payment will be issued.
- B. Enter the amount to be transferred from your lump-sum separation pay and designate which plan(s) and the tax year(s) to be credited. You must separate on or after

November 1st to defer into the next tax year. If you have a 401(k) or a 457 account, your lump-sum separation pay will post to the allocation on record. If no allocation on record exists, your lump-sum separation pay will post to the Asset Allocation Index Fund-Moderate. You may change your allocation or exchange your funds at any time by phone at (866) 566-4777 or on the Savings Plus Web site (www.sppforu.com). If you have a 403(b) account, contact your personnel/benefits office.

Section III—Investment Information

Read carefully.

SECTION IV—Participant Certification

Sign and date the form. Return this form to your personnel office **at least five business days** prior to your last day of employment. **Do not send this form to Savings Plus.**

References to the tax-sheltered annuity (TSA/403[b]) are included as **information only**. Contact your personnel office or benefits office for more information.

Lump-Sum Separation Pay Transfer Enrollment Agreement

Please read the information and instructions on the next page before completing this agreement. If you DO NOT have a 401(k) and/or a 457 plan account, you must complete this form and fax or mail it to Nationwide Retirement Solutions. You must be enrolled at least one pay period prior to your separation date.

SECTION I-Participant Information

Last Name, First Name, MI	Social Security Number (SSN)
Mailing Address	Date of Birth (mm/dd/yyyy)
City, State, ZIP Code	Daytime Telephone Number ()

Privacy Statement: The Information Practices Act of 1977 (*Civil Code* Section 1798.17) and the federal Privacy Act (Public Law 93-579) require that this notice be provided when collecting personal information from individuals. Information requested on this form is used by the Savings Plus Program for purposes of identification and account processing. You must furnish all the information requested on this form. Failure to provide the information may result in the action requested not being processed.

SECTION II-Enrollment Information

A. I elect to enroll in the following: ☐ 401(k) Thrift Plan (401[k] Plan) ☐ 457 Deferred Compensation Plan (457 Plan)

Note: You may enroll in either or both plans.

B. Pay frequency (check one box only): ☐ Monthly ☐ Semi-Monthly

C. Payroll warrant/check issued by (check one box only):

- | | | |
|--|---|---|
| <input type="checkbox"/> State Controller's Office | <input type="checkbox"/> District Agricultural Assoc. (Fairs) | <input type="checkbox"/> Assembly Rules Committee |
| <input type="checkbox"/> CDFA/Marketing Council | <input type="checkbox"/> Senate Rules Committee | <input type="checkbox"/> Joint Legislative Budget Committee |
| <input type="checkbox"/> California Exposition | | |

Note: Checking the incorrect payroll office may delay the processing of this agreement.

SECTION III-Automatic Enrollment

This agreement initiates the process for enrolling in a 401(k) Plan and/or a 457 Plan with Savings Plus. Submitting the form authorizes Savings Plus to establish an account for you. **You must be enrolled at least one pay period prior to your separation date.**

Your lump-sum separation pay transfer will post to the Asset Allocation Index Fund-Moderate. You may change your allocation at any time or exchange all or a portion of your funds to other investment option(s) offered through Savings Plus.

SECTION IV-Participant Certification

I authorize my employer to reduce my salary by the amount on my application which will be credited to my 401(k) and/or 457 Plan. I understand that it is my responsibility to obtain and read a copy of the fact sheets/prospectus that contains the fund's investment objectives, risks, charges, and expenses. I am aware that information regarding Savings Plus and a copy of the fact sheets/prospectus is available at www.sppforu.com.

I agree to use Savings Plus electronic systems to initiate account transactions. These electronic systems will require me to furnish information that confirms my identity as the sole person who is authorized to access my account. I understand that the State of California has the authority to approve or reject this request.

Signature

Date

Investment Information

Your lump-sum separation pay transfer will post to the Asset Allocation Index Fund-Moderate. You may change your allocation at any time or exchange all or a portion of your funds to other investment option(s) offered through Savings Plus.

Asset Allocation Index Fund-Moderate

Investment Objective: The Fund seeks a combination of current income and capital appreciation, with a greater emphasis on appreciation.

Information: To obtain additional information review the fact sheets/prospectus on the Web site at www.sppforu.com or speak to a customer service representative at (866) 566-4777.

Past performance is no guarantee of future results.

Instructions

SECTION I—Participant Information

Complete the information requested. *Note:* Your current address must be on file with your departmental personnel office because that address is where all Savings Plus materials will be sent.

SECTION II—Enrollment Information

- A. Check all plans in which you wish to enroll.
- B. Check if you're paid monthly or semi-monthly. Check one box only.
- C. Check which payroll office issues your payroll warrant/check. Check one box only.

SECTION III—Automatic Enrollment

Read carefully.

SECTION IV—Participant Certification

Read carefully, sign, and date the form.

Return form to:

Nationwide Retirement Solutions
PO Box 182797
Columbus, OH 43218-2797

Contact Information

Voice Response System: (866) 566-4777, 24 hours a day, 7 days a week

Customer Service: (866) 566-4777, 8:30 a.m.–4:00 p.m. (PT), Monday–Friday

To speak with a customer service representative, press *0.

Office hours: 8:00 a.m.–4:30 p.m. (PT), Monday–Friday

TTY: (800) 848-0833

Fax: (877) 677-4329

Web site: www.sppforu.com



State of California
Savings Plus Program

**Alternate Retirement Program
401(a) Plan**

**BENEFIT PAYMENT BOOKLET
(For Separated Employees)**

All information contained in this booklet was current as of the printing date. The Plan Administrator reserves the right to amend any of the procedures or plan provisions outlined in this booklet or the official Plan Document. Such changes may be enacted without prior announcement or the express consent or agreement of plan participants. The official Plan Document will govern if any contradiction arises between the terms of the official Plan Document and this booklet.

This booklet contains information and a payment application. Use the information to select the payment method that best meets your needs. Enclosed are the following items:

- Alternate Retirement Program 401(a) Plan Benefit Payment Application
- Summary 402(f) Special Tax Notice Regarding Plan Payments

The instructions contained in this booklet summarize the major provisions of federal and State of California tax rules that may apply to your payment. The tax rules are complex and contain in their full text many conditions and exceptions that are not included in these instructions. You can find more specific information on the tax treatment of payments drawn from retirement plans in the Internal Revenue Service (IRS) Publication 575, *Pension and Annuity Income*, and IRS Publication 590, *Individual Retirement Arrangements*. These publications are available from your local IRS office, the IRS Web site at www.irs.gov, or the IRS Tax Forms Distribution Center, telephone 1-800-TAX-FORM (1-800-829-3676).

Information and Instructions

You're eligible for a payment after you separate from State employment. We'll verify eligibility before payment is issued to the address provided on the application. We'll issue a 1099-R by January 31 of the following year.

SECTION I—Participant Information

Complete the information requested.

Provide your separation date. Print clearly.

SECTION II—Payment Options

Direct Payment

This option allows you to receive your entire account balance. This payment will be reported to the IRS as ordinary income. If your account balance is less than \$200, federal and state income taxes will not be withheld. There will be a mandatory 20% withholding for federal income taxes on amounts of \$200 or more and no California state income taxes will be withheld.

Select either direct deposit or check.

You may choose only one financial institution for direct deposit. You must provide the account information. Include the nine-digit Automated Clearing House (ACH) routing number and your account number for your financial institution.

Attach a voided check for an electronic fund transfer to your checking account. For an electronic fund transfer to your savings account, verify the ACH routing number with your financial institution.

Provide the name and mailing address of your financial institution.

Direct Rollover

This option allows you to roll over funds from your ARP account to a Traditional Individual Retirement Account or Annuity (IRA), Roth IRA (if eligible), or other plan(s) as long as the entity sponsoring the plan accepts 401(a) funds. Specify the type of plan that will receive your funds.

If you're age 70½ or older and elect to roll over your funds, your Required Minimum Distribution (RMD) will be processed and paid directly to you before the funds are rolled over to the provider.

* You must meet certain income limitations to be eligible to roll over your funds to a Roth IRA.

SECTION III—Payment Consequences

There are consequences to taking a payment of your ARP account.

Read each one carefully and initial that you have read and understand the consequences.

SECTION IV—Participant Certification

Read Summary 402(f) Special Tax Notice Regarding Plan Payments and sign and date the application.

Contact Information

Customer Service: (866) 566-4777,
8:30 a.m. - 4:00 p.m. (PT)
Monday - Friday
To speak to a customer
service representative,
press *0

Web site: www.sppforu.com

Quick link: Alternate Retirement
Program (ARP),
leaving employment

Savings Plus Program

**Alternate Retirement Program 401(a) Plan
Benefit Payment Application
(For Separated Employees)**

Please read the information and instructions before completing. Payment will be issued no sooner than 90 days after your last contribution posts to or from your ARP account. If your application is received after this 90-day period, payment will be issued within 30-45 days.

SECTION I-Participant Information

Last Name, First Name, MI		Social Security Number (SSN)
Mailing Address		Date of Birth (mm/dd/yyyy)
City, State, ZIP Code	Daytime Telephone Number ()	Retirement/Separation Date (mm/dd/yyyy)

Privacy Statement: The Information Practices Act of 1977 (*Civil Code* Section 1798.17) and the federal Privacy Act (Public Law 93-579) require that this notice be provided when collecting personal information from individuals. Information requested on this form is used by the Savings Plus Program for the purposes of identification and account processing. You must furnish all the information requested on this form. Failure to provide the information may result in the action requested not being processed.

SECTION II-Payment Options

☐ **Direct Payment:** 100% of the account balance will be distributed to you.

Payment Options (Check **one** box only.): ☐ Direct Deposit ☐ Check

If any of the required information below is incomplete, invalid, or not provided, you'll be mailed a check.

Account Type (check **one** box only.): ☐ Checking (**Attach a voided check.**) ☐ Savings

ACH Routing Number (9 digits)

Account Number (Not to exceed 17 digits)

Name of Financial Institution

Mailing Address

City, State, ZIP Code

See page four of this application for additional payment options.

SECTION II – continued

☐ **Direct Rollover**

100% of the account balance will be rolled over to another entity. Check the type of plan to which your funds will be rolled over. If you are age 70 1/2 or older the annual RMD portion will be paid directly to you *before* the remaining funds are rolled over to the receiving entity.

- ☐ Direct rollover to an Traditional IRA or Annuity
- ☐ Direct rollover to a Roth IRA*
- ☐ Direct rollover to IRC Section 457 Plan
- ☐ Direct rollover to IRC Section 401(k) Plan
- ☐ Direct rollover to IRC Section 401(a) Plan
- ☐ Direct rollover to IRC Section 403(b) Plan

The rollover check will be made payable to the Trustee/Custodian listed below for the benefit of you. The check will be mailed to the address indicated on this form. You are responsible for sending the check to the Trustee/Custodian. If you're rolling over your plan assets to a different plan type - for example, rolling over the 401(a) to a 457 - you must attach a certification from the receiving entity that agrees to accept the funds before the distribution will occur.

Note: If you rollover to a Roth IRA, it's a taxable event.*

Name of Trustee/Custodian (Please do not abbreviate.)

SECTION III – Payment Consequences

By initialing the items below, you certify that you have read and understand these distribution consequences.

If you elect to take a payment of your ARP account:

(Initial)

Your decision is irrevocable.

(Initial)

You can't re-deposit the funds into ARP or SPP if you return to work for the State of California.

(Initial)

If you return to State employment, you may be permitted to purchase retirement credit for your previous period of State service. You'll be required to pay both the employee and employer share of the cost.

(Initial)

Taking a payment of your ARP account may affect reciprocity, eligibility, and other benefits available to you under CalPERS. For details, refer to the CalPERS Web site at www.calpers.ca.gov.

SECTION IV – Participant Certification

I request payment to be made in accordance with the Plan Document, *Internal Revenue Code*, and my election. I understand that the State of California has the authority to approve or reject this request. I certify that I have been informed of the different payment methods and the tax implications of distributions from my account. I certify that I have read Summary 402(f) Special Tax Notice Regarding Plan Payments and, by signing, I waive the 30-day notice. If I have selected a rollover to a Roth IRA, I certify I meet eligibility requirements for such rollovers. I hereby certify under penalty of perjury that this information is true and accurate to the best of my knowledge.

Signature

Date

Mail the original form (do not fax) to:

Nationwide Retirement Solutions
P.O. Box 182797
Columbus, OH 43218-2797

*You must meet certain income limitations to be eligible to roll over your funds to a Roth IRA.

Summary 402(f) - Special Tax Notice Regarding Plan Payments

This is a summary of the provisions of the model Section 402(f) notice issued by the Internal Revenue Service in Notice 2002-3 and explains how you can continue to defer federal income tax on your retirement savings in the State of California Savings Plus Program (the "Plan") and contains important information you will need before you decide how to receive your Plan benefits. A copy of the model Section 402(f) notice will be provided to you upon request without charge. If you would like a copy of the model 402(f) notice or have additional questions after reading this summary, you can contact your Plan Administrator at (866) 566-4777.

This summary is provided to you by the State of California Department of Personnel Administration, Savings Plus Program (your "Plan Administrator") because all or part of the payment that you will soon receive from the Plan may be eligible for rollover by you or your Plan Administrator to a traditional or Roth IRA or an eligible employer plan. A rollover is a payment by you or the Plan Administrator of all or part of your benefit to another plan or to a traditional IRA that allows you to continue to postpone taxation of that benefit until it is paid to you. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account (formerly known as an education IRA). An "eligible employer plan" includes a plan qualified under Section 401(a) of the *Internal Revenue Code*, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a Section 403(a) annuity plan; a Section 403(b) Tax-Sheltered Annuity; and an eligible Section 457(b) plan maintained by a governmental employer (governmental 457 plan).

An eligible employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to another employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as after-tax amounts. If this is the case, and your distribution includes after-tax amounts, you may wish instead to roll your distribution over to a traditional or Roth IRA or split your rollover amount between the employer plan in which you will participate and a traditional or Roth IRA. If an employer plan accepts your rollover, the plan

may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

There are two ways you may be able to receive a Plan payment that is eligible for rollover:

- (1) Certain payments can be made directly to a traditional or Roth IRA that you establish or to an eligible employer plan that accepts it and holds it for your benefit ("DIRECT ROLLOVER"); or
- (2) The payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- You choose whether your payment will be made directly to your traditional or Roth IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account because these are not traditional or Roth IRAs.
- Your payment will not be taxed in the current year and no income tax will be withheld, if you roll over the payment to a traditional IRA or an eligible employer plan. It will be taxed later when you take it out of the traditional IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.
- Your payment can be rolled over directly to a Roth IRA if your modified adjusted gross income for Roth IRA purposes is not more than \$100,000 and you are not a married individual filing a separate return. You must include in your gross income distributions from a qualified retirement plan that you would have had to include in income if you had not rolled them over to a Roth IRA. You do not include in gross income any part of a payment from a qualified retirement plan that is a return of contributions to the plan that were taxable to you when paid. In addition, the 10% tax on early distributions does not apply. No income tax will be withheld from your distribution.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over to a traditional IRA or eligible employer plan. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59½, you may have to pay an additional 10% tax.
- You can roll over all or part of the payment by paying it to your traditional or Roth IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan, however, if you roll the payment to a Roth IRA, it is still taxable in the current year.

- If you want to roll over 100% of the payment to a traditional IRA or an eligible employer plan, you must replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Your Right to Waive the 30-Day Notice Period

Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this summary. Thus, after receiving this summary, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by signing the payout election form. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the Plan Administrator.

FACT SHEET

EMPLOYMENT DEVELOPMENT DEPARTMENT

The California Employment Development Department (EDD) offers a wide variety of services to millions of Californians under the Employment Service, Unemployment Insurance, State Disability Insurance, Workforce Investment, and Labor Market Information programs. As California's largest tax collection agency, EDD also handles the audit and collection of payroll taxes and maintains employment records for more than 17 million California workers.

One of the largest departments in state government, EDD has nearly 10,000 employees providing services at more than 400 locations throughout the state. Here is a brief look at EDD's activities:

Employment Service

The EDD's Employment Service is authorized by the federal Wagner-Peyser Act, as amended by the Workforce Investment Act (WIA) of 1998. The Employment Service is an integral part of the One-Stop delivery system that provides universal access to an integrated array of labor exchange and WIA services delivered through the statewide One-Stop Career Center system. Based on customer choice, these quality services are provided via self-service, facilitated self-help service, and staff-assisted service. Each year, EDD:

- Facilitates the match between California employers and qualified job seekers based on employers' requirements and job seekers' qualifications.
- Provides comprehensive services to employers, and offers an Internet-based automated system (CalJOBSSM) that enables employers to place jobs directly and search, screen, and select employees from a database of résumés.
- Enables job seekers to self-register and produce quality résumés from various locations through CalJOBSSM so they can self-search and self-refer to job openings.
- Is committed to state and local economic development and workforce preparation services.
- Assures priority of services to veterans.
- Provides labor market information to employers, job seekers, and others, including policy makers, economic developers, economists, and planners.
- Offers programs that provide many valuable services, such as job search workshops, case management services, and referral to education, training, and supportive services to client groups with special needs.

The EDD oversees a comprehensive approach for providing workforce investment activities through regionally administered Local Workforce Investment Areas (LWIA). The LWIAs administer the federally funded program by providing activities that benefit job seekers, dislocated workers, youth, incumbent workers, new entrants to the workforce, veterans, people with disabilities, and employers. These activities promote an increase in the employment, job retention, wages, and occupational skills of the participants.

Workforce investment services are provided through comprehensive One-Stop Career Centers that provide services and resources to businesses and job seekers under one roof. The One-Stop provides services to individuals who are seeking employment, changing jobs, re-entering the workforce, and learning new skills.

The EDD administers the Worker Adjustment and Retraining Notification Act (WARN), which requires employers to give 60 days advance notice of plant closures or mass layoffs to affected employees. The state provides these dislocated workers with special assistance and access to One-Stop services.

Unemployment and State Disability Insurance

Through the Unemployment Insurance (UI) and State Disability Insurance (SDI) programs, EDD provides partial wage-replacement benefits to eligible California workers. Funded by employee payroll deduction (SDI) and employer tax contributions (UI), these insurance programs provide a strong stabilizer to California's economy and are designed to assist those who are out of work.

Funded through employee payroll deductions, SDI provides Disability Insurance (DI) benefits to eligible workers who suffer a loss of wages when they are unable to work due to their own non work-related illness, injury, or pregnancy.

California workers who are covered by the SDI program are eligible for Paid Family Leave (PFL) insurance benefits. PFL compensates covered workers who suffer a wage loss due to the need to provide care for a seriously ill child, spouse, parent, or registered domestic partner, or to bond with a new child.

Both DI and PFL claims may be filed by mail, and information is available by phone and on-line 24 hours a day. In person assistance continues to be offered at all local SDI sites.

The UI program is funded from UI taxes paid by employers on the first \$7000 of each employee's wages. The UI provides unemployment insurance payments to workers who lose their job through no fault of their own and who are able to work, available for work, looking for work each week, and who meet all other UI eligibility requirements.

For UI claims, EDD offers multiple filing methods including Internet, telephone, mail, and fax. Additional information, the UI Internet application (eApply4UI), and mail/fax UI applications are available on EDD's Web site at www.edd.ca.gov. Claim information is available by phone 24 hours a day.

In 2009, EDD:

- Paid \$11.1 billion in UI benefits (excluding any federal extensions), and over \$4.5 billion in SDI benefits.
- Received and processed more than 4.4 million initial regular UI claims (excluding extensions) and over 926,000 SDI claims.

Employment Training Panel

The Employment Training Panel (ETP) contracts with employers, training agencies, vocational schools, and Workforce Investment Boards to fund the following types of training programs:

- Retraining: Programs to train current employees of companies facing out-of-state competition — primarily those in manufacturing and high technology sectors.
- New-Hire: Programs to train current UI recipients and / or those who have exhausted their UI benefits within the previous 24 months.
- Special Employment Training: Programs for frontline workers (production workers who earn at least the state's average hourly wage), workers in high unemployment areas, small business owners, and for workers with barriers to full time employment such as physical or mental disabilities, communication barriers, or lack of vocational skills.

The ETP additionally funds training under the above categories to prepare workers for participation in the California's emerging green economy.

For more information visit the ETP Internet site at www.etp.ca.gov.

Tax

The EDD handles all administrative and enforcement functions for audit and collection of UI, SDI, Employment Training Tax, and California Personal Income Tax (PIT).

Each year, EDD:

- Collects more than \$42.7 billion in payroll taxes, including nearly \$33 billion in PIT.
- Processes more than 31.9 million employer tax documents and remittances.

Labor Market Information

As the major source of labor market information in California, EDD provides national, state, and local area employment and unemployment statistics, economic planning information, career information, and other statistics. On the Internet, visit www.labormarketinfo.edd.ca.gov to access publications and get the information needed to make informed decisions. Among the information available is employment, unemployment, industry and occupational outlook, social and demographic data, and labor market data. Locally based staff can assist our customers to locate and understand the local information they need. We also conduct applied research studies and produce publications on a wide variety of economic and employment issues.

Additionally, EDD:

- Has auditors and investigators monitoring, detecting, and prosecuting anyone attempting to defraud EDD systems.
- Participates as a member of the Joint Enforcement Strike Force on the underground economy, a partnership of seven state agencies that combats noncompliance with state tax, labor, and licensing laws.
- Collects new hire and independent contractor information to locate parents who are delinquent in their child support obligations.
- Works with the California Employer Advisory Council, the statewide umbrella organization for approximately 50 local Employer Advisory Councils located throughout the state. Members represent a cross-section of business and industry, and their mission is to assist EDD in improving services to California's employers.
- Offers business owners and self-employed individuals the opportunity to protect themselves against loss of income due to a disabling condition, or the need to care for an ill family member, or bond with a new minor child through the State Disability Insurance Elective Coverage program.
- Works with local community groups to develop programs that increase employment and educational opportunities for people with special needs, such as youth.

To find the EDD office nearest you, please check the State Government section of your telephone directory under "Employment Development Department," or visit our Internet site at www.edd.ca.gov.

EDD is an equal opportunity employer/program.

Auxiliary aids and services are available upon request to individuals with disabilities.

WORKFORCE SERVICES

California's Workforce Services, a part of the United States (U.S.) Employment Service, is one of the world's largest public employment service operations. With service points throughout the state, this Employment Development Department (EDD) program serves the state's employers and approximately one million job seekers who register for services each year.

The nationwide U.S. Employment Service was authorized by the federal Wagner Peyser Act (WPA) in 1933 and funded under Title III of the Social Security Act of 1935. The WPA was amended by the Workforce Investment Act of 1998 to provide a foundation for the Workforce Services and other federal, state, and local workforce development partners to offer services through a One-Stop delivery system.

Methods of Service Delivery

The EDD's Workforce Services offer a variety of services that bring employers with job openings together with qualified job seekers. Customers may access services through self service or with the assistance of staff. Additionally, the Workforce Services offer an intensive services to customers with special needs.

Self Service

To provide job seekers and employers with an effective self-service labor exchange, the EDD's Workforce Services use an Internet-based system called CalJOBSSM, which matches qualified job seekers with employers' job openings. CalJOBSSM provides employers with quick access to one of the largest pools of job-ready applicants, and serves the job seeking needs of California's mobile work force.

Customers can access CalJOBSSM at www.caljobs.ca.gov. The system is accessible 24 hours a day, seven days a week, anywhere there is an Internet connection.

Staff Assisted Services

Staff in field locations throughout California are available to assist job seekers and employers with their labor exchange needs. Available services include:

Services to Employers:

- Reemployment assistance to help employers who are experiencing worker reductions.
- National, state, and local area labor market information to help plan for business expansion, relocation, or future hiring and training needs.
- Focused recruitment campaigns for new business ventures or facilities needing a large number of specialized workers.
- Facilities and scheduling services to screen and interview applicants.
- Résumé searches to match employers' job openings.
- Facilitation of Employer Advisory Councils in local communities.
- Assistance with job fairs and newsletters.

Services to Job Seekers:

- Job search workshops that teach skills needed to find and keep a job.
- Assistance with accessing the CalJOBSSM system.
- Referral to education, training, and supportive services.

Services to Customers With Special Needs

Staff provide intensive services to customers with special needs. This includes case-managed services and other one-on-one assistance to customers who may have barriers to employment such as veterans, persons with disabilities, and other groups with special needs.

For More Information

For more information, please contact your nearest EDD Workforce Services Office, listed under "Employment Development Department Job Service" in the State Government section of the telephone directory, or visit EDD's Internet site at www.edd.ca.gov.

EDD is an equal opportunity employer/program.

Auxiliary aids and services are available upon request to individuals with disabilities.

CalJOBSSM

CalJOBSSM is an Internet-based job and résumé listing labor exchange system that increases the public's access to employment services.

CalJOBSSM is provided by the California Employment Development Department (EDD). The system is designed to be simple and convenient to use for job seekers and employers. Special features of CalJOBSSM include:

- *No Fees:* There are no fees for either employers or job seekers to use this service.
- *Wide Variety of Job Listings and Job Seekers:* CalJOBSSM provides a variety of job openings located throughout the state and features the largest database of job seekers in California.
- *Easy Access:* CalJOBSSM is available to employers and job seekers seven days a week, 24 hours a day, and can be used at the office, at home, or from any location with Internet access. Virtually any personal computer with Internet connectivity can be used to access CalJOBSSM without the need for special hardware or software.

Benefits for Employers

With CalJOBSSM, employers with Internet access can enter their own job listings directly into the system and can update or close their job listings at any time with or without EDD assistance.

Employers can also view one of the largest on-line databases of job seeker résumés in the state and directly contact job seekers who meet their requirements to schedule interviews.

Employers without Internet access can still be served by CalJOBSSM. An EDD Customer Service Representative can take job listings by telephone or fax and can assist employers in locating qualified applicants.

Benefits for Job Seekers

With CalJOBSSM, job seekers can view a wide variety of job listings located within their own community or anywhere in the state, and if qualified, refer themselves to employers for consideration.

Job seekers can produce on-line résumés by following the step-by-step instructions and can make their résumés available for viewing by prospective employers.

Job seekers can use CalJOBSSM to access other Internet sites for their job search, including those of other state and government agencies, private industry, and national job search services.

Registering to Use CalJOBSSM

If you have Internet access, registration can be completed entirely on-line. Employers and job seekers may register at www.caljobs.ca.gov, or at any EDD service point. For registration assistance, please contact the CalJOBSSM Customer Support Desk at 1-800-758-0398.

For More Information

Visit our Web site at www.edd.ca.gov for further information on the programs and services offered by EDD.

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FACT SHEET

LABOR MARKET INFORMATION

The Employment Development Department's Labor Market Information Division (LMID) regularly collects, analyzes, and publishes information about California's labor markets. These diverse markets are comprised of more than one million employers and a civilian labor force of more than 18 million individuals.

In addition to employment and unemployment data, LMID provides economic development and planning information; industry and occupational characteristics, trends, and wage information; and social and demographic information. Most of these data are available for the state and counties. Some data are available for other geographic regions as well. LMID also provides technical assistance and customized data services for state and sub-state geographic areas.

Types of Labor Market Information Available

LMID staff use data from a variety of administrative and survey sources and other agencies to study the labor market and develop:

- Estimates of the current labor force and industry employment
- Descriptive information about occupations including: duties, wages, benefits, employment outlook, training, education, skill, and licensing requirements
- Labor market demographics
- Nondiscrimination information for employer compliance purposes
- Special industry and occupational studies
- Special studies on pertinent topics such as health care and immigration
- Historical employment and unemployment data
- Projections of employment for occupations and industries by geographic area
- Industry growth and trends

- Mass layoff statistics
- Labor market dynamics
- Thematic maps displaying labor market conditions and relationships
- Workforce program planning information
- Customized analyses and reports, upon request

Uses of Labor Market Information

State and local labor market information is used extensively in both the public and private sectors for:

- Business and financial forecasting
- Economic development and human resource planning
- Identifying appropriate wage levels for foreign labor certification programs
- Monitoring labor force, industry, and economic trends
- Planning and development of training programs
- Public services program development and administration
- Career exploration
- Geographic planning for industry and business expansion
- Local labor market research
- Wage and compensation administration
- Occupational skills and qualifications identification
- Public policy development
- Strategic and long-term planning
- Real estate investment evaluation

How to Obtain Labor Market Information

- The data and reports produced by the LMID are available on the Internet at www.labormarketinfo.edd.ca.gov.
- For information on local labor market information products, assistance on the use of those products, or customized data services, contact one of LMID's local labor market consultants. Located in key cities throughout California, they can help you define your information needs, provide analysis of regional employment and economic trends, and are available to make presentations on a variety of labor market information subjects. To obtain the phone number of the labor market consultant for a specific area of the state, visit our Web site at www.labormarketinfo.edd.ca.gov and click on the "Contact LMI" tab at the top of the page, or call (916) 262-2162.
- To obtain a statewide publication, specific data, or customized data services, contact the LMID at (916) 262-2162.

General Information

If you would like more information about the labor market information services, or other available products or services, please write or call:

Employment Development Department
Labor Market Information Division
7000 Franklin Boulevard, Suite 1100
Sacramento, CA 95823-1859
Phone: (916) 262-2162
Fax: (916) 262-2352

For additional information on other EDD programs and services, visit EDD's Web site at www.edd.ca.gov.

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FACT SHEET

WORKFORCE INVESTMENT ACT (WIA)

The federal Workforce Investment Act (WIA) offers a comprehensive range of workforce development activities through statewide and local organizations.

Available workforce development activities provided in local communities can benefit job seekers, laid-off workers, youth, incumbent workers, new entrants to the workforce, veterans, persons with disabilities, and employers.

The purpose of these activities is to promote an increase in the employment, job retention, earnings, and occupational skills of participants. This, in turn, improves the quality of the workforce, reduces welfare dependency, and improves the productivity and competitiveness of the nation. California will receive approximately \$497 million from the federal government in program year 2009-10 to provide services for adults, laid-off workers, and youth.

Available Services

Title I of the WIA authorizes services for youth, adults, and laid-off workers. Eligible youth must be 14 to 21 years of age, low income, and meet at least one of six specific barriers to employment. A year-round youth program emphasizes attainment of basic skills competencies, enhances opportunities for academic and occupational training, and provides exposure to the job market and employment. Activities may include instruction leading to completion of secondary school, tutoring, internships, job shadowing, work experience, adult mentoring, and comprehensive guidance and counseling. The program emphasizes services for out-of-school youth.

Eligible adults must be age 18 or older. While eligible laid-off workers are generally individuals who have been terminated from their last employment and are unlikely to return to their previous industry or occupation, displaced homemakers and self-employed individuals also may qualify for these services. Adult and laid-off worker services are provided through locally based One-Stop Career Centers. Comprehensive One-Stop Centers provide access to a full range of services pertaining to employment, training and education, employer assistance, and guidance for obtaining other assistance.

While WIA requires One-Stop Centers to provide specific services, local areas may design programs and provide services that reflect the unique needs of their area. One-Stop Centers use varied strategies in providing the appropriate services to meet the needs of their customers:

- **Core Services** are available and include, in part, labor market information, initial assessment of skill levels, and job search and placement assistance.
- **Intensive Services** are available to eligible unemployed individuals who have completed at least one core service, but who have not been able to obtain employment, or to employed individuals needing additional services to obtain or keep employment that will lead to personal self-sufficiency.
- **Training Services** are available to eligible individuals who have met the requirements for intensive services and who have not been able to obtain or keep employment. Individual Training Accounts are established to finance training based upon the individual's choice of selected training programs.

Administration of WIA

The Governor has appointed a State Workforce Investment Board (WIB) consisting primarily of representatives from businesses, labor organizations, educational institutions, and community organizations. The State WIB assists the Governor in designing a statewide plan and establishing appropriate program policy.

The 49 Local Workforce Investment Areas (LWIAs) administer WIA services as designated by the Governor. Factors that are considered in designating these LWIAs include geographic location, population, and commonality of labor market areas. The Chief Elected Official (CEO) of each LWIA appoints a Local WIB with a local membership similar to the State WIB. The Local WIB develops and submits a local area plan to the Governor, appoints local One-Stop operators, and selects eligible organizations to provide services for

youth and adults. In cooperation with the CEO, the Local WIB appoints a Youth Council that will help establish youth policy for local education and job training.

Benefits of WIA

The activities provided by WIA at the local level offer a variety of benefits to both program participants and the communities in which they reside:

- **Job Seekers**
 - Universal access to job search and labor market information
 - Advice, counseling, and support
 - Education and skills training
 - Individual choice of service
- **Youth**
 - Basic skills assessment
 - Resources and guidance to help attain educational goals
 - Leadership development opportunities
 - Exposure to the work environment through training and adult mentoring

- **Employers**
 - Influence over local area employment policy
 - Improved and trained employee pool
 - Development of on-the-job and customized training opportunities
 - Assistance for laid-off workers
- **Community**
 - Access to local area job market information
 - Improved workforce quality
 - Services designed for local area needs
 - Reduced need for welfare

For more information on EDD's programs and services, visit our Internet site at www.edd.ca.gov, or contact the Workforce Services Division at (916) 654-7799.

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FACT SHEET

CALIFORNIA TRAINING BENEFITS PROGRAM

The California Training Benefit (CTB) program allows eligible California Unemployment Insurance (UI) claimants, who lack competitive job skills to compete for jobs in the California labor market, to receive their UI benefits which might otherwise not be allowed while attending a training or retraining program. Under the CTB program, the traditional role of UI changes from that of partial wage replacement while the individual looks for work to one of assisting the individual in training or retraining in an effort to return to full employment.

Considering CTB Participation

Individuals who are approved by EDD to participate in the CTB program do not have to meet the following eligibility requirements during the period of approved training:

- Look for work.
- Be available for work.
- Accept suitable work.

There is an extension of UI benefits available only for eligible CTB participants, which is known as a Training Extension (TE) claim. A TE claim may be available when regular UI benefits run out before the period of approved training is completed and Extended Benefits (EB) are not available. However, there is no guarantee that regular UI benefits, a TE claim, or EB will be sufficient to cover the entire period of approved training.

The California Unemployment Insurance Code (CUIC) provides the eligibility criteria for the CTB program and TE benefits which EDD staff must follow in order to approve CTB participation and allow the filing of TE claims. The EDD is prohibited from pre-determining CTB eligibility until the individual has started to attend school or training.

Base period employers are notified when an individual is approved for the CTB program, which provides the employers the right to contest the individual's need for training or retraining. When employers contest or appeal the CTB eligibility determination, it may result in a reversal of the original eligibility finding. If the original eligibility is reversed, the claimant has the right to appeal the disqualification.

CTB Eligibility Criteria

To be considered for CTB program participation, an individual must be eligible to receive California UI benefits, and notify the EDD as soon as the school or training attendance begins. Once the EDD has been notified, an eligibility interview is scheduled and conducted by EDD staff to gather information to determine if CTB can be approved. CTB may be approved if the individual is a verified participant and attending training authorized by one of the following programs and meets all other eligibility criteria:

- Workforce Investment Act (WIA), a federally funded program.
- Trade Adjustment Assistance (TAA), a federally funded program.
- Employment Training Panel (ETP), a state funded program.
- California Work Opportunity and Responsibility to Kids (CalWORKs), a state/county funded program.

Otherwise, CTB can only be approved when EDD determines that the individual is:

- Unemployed or partially unemployed for four or more continuous weeks, unemployed due to a plant closure, substantial reduction in workforce, mental or physical disability, or technological changes in their occupations;

AND

- Unemployed due to a lack of sufficient current demand for the individuals' skills within the local labor market area or the individual's occupation is seasonal and the individuals have no other skills in current demand;

AND

- Reasonably expected to complete the training or retraining successfully.

AND

EDD determines the training or course of instruction is:

- In an occupation that is in demand in the individual's local labor market in this state or is willing to relocate within California to an area where the labor market demand exists;

AND

- Specifically trade-related for individuals who are journey level union members;

AND

- Taken at an approved school or facility and completed within one year from the EDD approval date, including scheduled breaks and vacation breaks;

AND

- Full-time as defined by the school and EDD, and intended to provide skills to obtain immediate employment, but not primarily to obtain a degree. (typically 20 hours per week or 12 units per semester or quarter);

AND

- Beginning three years or more since the beginning date of any prior CTB participation.

Training Extension (TE) Eligibility Criteria

Individuals are approved for TE claim if they are eligible for CTB and inquired about CTB or have a CTB eligibility interview prior to receiving the 16th week of regular UI benefits. If the UI claim is less than 16 weeks, the inquiry or the eligibility interview must be made before the individual receives his or her last benefit payment.

Benefits Available

- Individuals participating in CTB who are otherwise eligible for UI benefits may receive their regular UI benefits during the period of CTB approved training. The amount of the claim award, not the length of training, determines how long UI benefits can be paid while participating in the CTB program.
- The maximum amount of potentially payable TE benefits is equal to 52 times the weekly benefit amount of the regular UI claim on which the CTB was approved, reduced by the maximum benefit award of the regular claim and any subsequent new claim, and amounts paid on any federal or state EB and TE claims. The TE benefits are payable until either the training is completed, the maximum TE amount is paid, or the individual qualifies for a new claim or any EB; whichever occurs first. However, TE payments may not be payable during the summer months when individuals are not attending the approved training for three or more weeks.

- Individuals who qualify for a new claim or EB claim in California or any other state must file and be paid from the new claim or EB claim, even if the weekly benefit amount is lower. The requirement to be paid from the new or EB claim may not apply to TAA participants.

Tuition, Books, and Fees

The CTB program does not cover any educational or training-related expenses such as tuition, fees, books, supplies, or transportation. If you are unemployed, you may be eligible for federal financial aid, such as Pell Grants. For more information on federal financial aid, visit the Web site at www.federalstudentaid.ed.gov.

Approval Authority for CTB

CTB eligibility is based upon legislation contained in Article 1.5 of the California Unemployment Insurance Code, Sections 1269 and 1271, respectively. Information on how these laws are applied by EDD staff making CTB eligibility decision can be found in the Miscellaneous Benefit Determination Guide, Section 85, through this link: [www.edd.ca.gov/UIBDG/Miscellaneous MI 85.htm](http://www.edd.ca.gov/UIBDG/Miscellaneous_MI_85.htm).

Finding Training

The CTB program does not provide assistance in assessing training needs or identifying potential sources for training. The Labor Market Information section of the EDD Web site provides career information and can help identify occupations with the greatest demand now and in the future. Visit the EDD Web site at www.labormarketinfo.edd.ca.gov.

For More Information

For more information about CTB, or to report that you have started training, please contact EDD through the "Contact UI" link on the menu on the EDD Web site at www.edd.ca.gov or by telephone at:

- English 1-800-300-5616
- Spanish 1-800-326-8937
- Cantonese 1-800-547-3506
- Mandarin 1-866-303-0706
- Vietnamese 1-800-547-2058
- TTY (non-voice) 1-800-815-9387

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TIPS FOR FINDING THE RIGHT JOB IN CALIFORNIA



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Introduction

YOU NEED A JOB. Somewhere, an employer has the job you want. How do you get that job? By marketing your job talents. By showing employers you have the skills they need.

Do you have job talents? YES! Homemakers, persons with disabilities, veterans, students just out of school, people already working—all have skills and experience for many good jobs.

What you need to know is how to market your talents effectively to find the right job. This pamphlet will help you to:

- Plan your time
- Evaluate your interests and skills
- Find job information
- Write résumés and a master or practice application
- Prepare for job interviews
- Plan for job interviews
- Take tests

California's "CalJOBSSM" www.caljobs.ca.gov is brought to you by the Employment Development Department (EDD). With CalJOBSSM, you can create a résumé that is readily available to employers using the Internet, and you can look for job openings anywhere in California. Visit the EDD Web site at www.caljobs.ca.gov. For more information about other services offered by the EDD (including Unemployment, Disability, or Paid Family Leave Insurance), visit our Web site at www.edd.ca.gov.

Planning Your Time

NOW is the best time to start looking for a job. You are as qualified as other applicants, so start now before someone else gets "your" job. You have already made a good start by reading this pamphlet!

What is the most important thing to know about your job search?

FINDING WORK IS A FULL-TIME JOB!

That means:

In a full-time job, you:	To find a job, you must:
Have responsibilities (work duties and procedures)	Set your own responsibilities (things you must do everyday to get a job)
"Punch a clock" or are at work "on time"	Wake up early at a set time to start looking for work
Work hard all day, 40 hours a week	Look hard for a job, all day, 40 hours a week
Report to a boss, who makes sure you carry out your responsibilities	Be your own boss (or appoint a friend to be your "boss") to make sure you carry out your job search responsibilities

Tips for Planning an Effective Job Search:

Make a "To Do List" every day. Outline daily activities you need to do to look for a job.

Apply for jobs early in the day. This will make a good impression and give you time to complete applications, have interviews, take tests, etc.

Call employers to find out the best time to apply. Some companies take applications only on certain days and times during the week.

Write down the name of all employers you contact, the date of contact, who you spoke to, and results of your contact. Below is a sample log to copy and enlarge as needed.

Apply at several companies in the same area, when possible, to save time and money.

Be prepared for unexpected leads. Have a master or practice application, résumés, black or blue ink pens, maps, and documents that prove authorization to work with you at all times as tools for your job search.

Follow up on leads as soon as possible. If you find out about a job late in the day, do not wait until the next day to call.

Network. Tell everyone you know that you are looking for a job. Stay in touch with friends and contacts. Follow up on new leads immediately.

Date	Company Name/Phone	Spoke to (Name)	Results

Determining Your Job Skills

Another tip for finding the right job:

Make a list of your background and experience.

If you think you do not have any experience - THINK AGAIN! You may not have specific job experience, but you do have work experience. You have "worked" as a homemaker, a student, a volunteer, or have engaged in a hobby, or some other personal activity. The skills you use for these "jobs" can be applied to other jobs.

A background and experience list may help you to:

- Fill out job applications
- Provide information for job interviews
- Prepare a résumé. Many employers now request a résumé for all positions, regardless if the position is entry level or higher.

Tips for Making a Background and Experience List:

Interests and Aptitudes

✓ List your hobbies, clubs you belong to, sports you are involved in, religious organizations, school activities, and things that interest you. List things you are good at or that use special skills you may have. Your list may appear to have little to do with job skills or work experience. That is O.K. The purpose of this list is to make you think about interests and skills you use in everyday life.

✓ Look at the first item on your list. Think about the skills or talents it takes to do that item. Really think about it! All hobbies, activities, etc., use many skills, knowledge, and abilities. Write them all down.

Here are some examples:

Things I Do Well: Hobbies, Sports, School Activities	Skills, Knowledge, Abilities, and Talents It Takes To Do These Things:
Playing Basketball	<ul style="list-style-type: none"> - Ability to interact with others ("be a team player") - Ability to use basic arithmetic (keep track of score) - Ability to reach, lift, jump, stoop, and run - Skills in directing others (calling plays, coaching)
Homemaking	<ul style="list-style-type: none"> - Ability to manage budgets - Ability to handle multiple tasks - Knowledge of human development - Skills in teaching/training others - Cooking, cleaning, and laundry
Fixing Cars	<ul style="list-style-type: none"> - Ability to diagnose mechanical problems - Skill in using a variety of tools - Ability to see differences in shapes and sizes of objects - Knowledge of electronics

Work History

✓ If you have worked before, list your jobs. Include volunteer, part-time, summer, and self-employment. Next, write down work duties for the jobs you listed.

✓ Now, think about the skills or talents it took to do each work duty. Write them down.

Here's an example:

Work Duties	Skills or Talents
Pick vegetables and fruits on a farm. Use hoes, shovels, and shears to plant, cultivate, and prune fruit trees	Inspect fruits for damage/ripeness. Ability to work quickly and skillfully with hands. Skill in using tools. Ability to work outside for long periods of time. Physical endurance. Bending and stooping.

Education

- ✓ List the schools you attended, dates, major studies, or courses completed. Include military and vocational education and on-the-job training.
- ✓ List degrees, certificates, awards, and honors.
- ✓ Ask yourself what classes or training you liked. Why did you like them?

Physical Condition

- ✓ Do you have any disabilities limiting the kind of work you can do? Companies will often make special accommodations to employ people with disabilities (in fact, some accommodations are legally required). If you have strong or special physical capabilities, list these too.

Career Goals

- ✓ What kind of work do you want to be doing 5 or 10 years from now? What kind of job could you get now to help you reach this goal?

Matching Your Background and Experience to Jobs

Look at the abilities (talents) identified on your background and experience list. You have talents that you use everyday. Now find out what JOBS can use your talents.

Start at your local Employment Development Department (EDD) office. Many EDD offices are now located in One-Stop Career Centers where services from many organizations are available. Career counseling may be available to help you match your experience and background to jobs.

While you are at the One-Stop Career Center, ask to see the *California Occupational Guides*. The *California Occupational Guides* furnish information on California wages, job outlook, education, and licensing requirements for approximately 300 occupations. The Guides offer students and job seekers occupational information to assist with making informed career choices. Informed career decisions lead to a satisfying work life. Visit the Labor Market Information section on the EDD Web site (www.edd.ca.gov) to learn more about the *California Occupational Guides* and other resources.

If you have access to the Internet, you can also conduct a search for "occupational exploration." This will provide you with many resources to research jobs for which you are most suited.

Match the skills and abilities in your list to the skills and abilities of different jobs. Do not limit yourself. The important thing is not the job title, but the skills and abilities required for the job. You may find that your skills and abilities match with an occupation that you never considered.

Where to Get Job Information

After you have identified your skills, knowledge, ability, and talents, you are ready to look for a job. You can find job opportunities and employers with positions to fill through one or more of the following resources:

- **Networking.** Tell everyone you know you are looking for a job. Ask about openings where your friends work.
- **Private employers.** Contact employers directly to market your job talents. Talk to the person who would supervise you even if there are no jobs currently open.
- **The Employment Development Department (EDD) and One-Stop Career Centers** offer a broad range of employment, training, and job referral services. The EDD and One-Stop Career Centers also sponsor job fairs to bring employers and job seekers together at a single site. For more information, call or visit your local EDD office or One-Stop Career Center listed in the government section of the white pages in the phone book.
- **CalJOBSSM** is California's no-fee Internet job search system. With this job opening and résumé listing system, you can create a résumé that can be seen by employers, and at the same time look for jobs. You can look for job openings anywhere in California at www.caljobs.ca.gov.
- **Internet Job Search.** A successful job search uses a combination of all sources. Search employer, alumni associations, and labor exchange Web sites. Always search from general to specific.
- **Federal, state, and local government** personnel offices list a wide range of job opportunities. Check the Government listings in your phone book and online.
- **Local public libraries** have books on occupations and often post local job announcements. Many libraries also provide free access to the Internet.
- **Newspaper ads** list various job openings.
- **Local phone book.** Look for career counseling centers in your area (some may require fees).
- **Private employment and temporary agencies** offer placement (an employer or job hunter may pay a fee).

- **Community colleges and trade schools** usually offer counseling and job information to students and the general public.

- **Proprietary schools.** Private training centers offer instruction in specific trades (tuition is usually required). Check with your office of state education for credible schools.

- **Community organizations** such as clubs, associations, women and minority centers, and youth organizations may offer job leads.

- **Religious organizations** frequently operate employment services or provide job search help.

- **Veteran resource and placement centers.** Veterans social and service organizations offer a variety of career and employment services. Call your local County Veteran Service Organization or local One-Stop Career Center for more information.

- **Unions and apprenticeship programs** provide job opportunities and information. Contact your state apprenticeship council or relevant labor union directly.

- **Government-sponsored training programs** offer direct placement or short-term training and placement for applicants who qualify. Check the yellow pages under Job Training Programs or Government Services.

- **Journals and newsletters for professional or trade associations** often advertise job openings in their field. Ask for these at the local library.

Under the Civil Rights Act of 1964, all of the sources listed above serve persons of any race, color, religion, sex, or national origin. The Age Discrimination in Employment Act of 1967 forbids agencies to discriminate against older workers. Both laws forbid employers to discriminate in hiring.

In addition, the Americans with Disabilities Act under Title I prohibits employment discrimination against "qualified individuals with disabilities." A qualified individual with a disability is an individual with a disability who meets the skill, experience, education, and other job-related requirements of a position held or desired, and who, with or without reasonable accommodation, can perform the essential functions of a job.

Applications

It is important that you read the entire application form before you start to fill it out. Read the instructions carefully and follow them exactly. Remember, the application is your first chance to present your skills to the employer.

Employers review the information on the applications to decide who to schedule for an interview. Be alert! Employers often judge the appearance of an application as a clue of the importance you put on the quality of your work.

Tips to Fill Out a Job Application:

- Greet the receptionist politely when requesting or submitting an application. The receptionist's first impressions are often passed along.
- Have all the information on hand (refer to your master or practice application).
- Print legibly and fill out the form neatly and accurately.
- Leave no blanks. Write "Does not apply" or "Not Applicable (N/A)."
- Explain lengthy gaps in your work history, for example, "attended school."
- Read the application carefully, some request information about prior misdemeanor or felony convictions. Answer truthfully, adding "will discuss at interview." You can be fired for not telling the truth on an application.
- Be sure to sign and date the application.
- Be sure to mail or return the application to the correct person or place.

Common mistakes job seekers make on applications:

1. Not following directions
2. Misspelled words
3. Crossed out writing
4. Not printed
5. Messy or wrinkled application forms
6. Incomplete information or unanswered questions
7. Not applying for a specific position
8. Incomplete work history, or large unexplained gaps in work history
9. Overlapping or conflicting employment dates with no explanation
10. Application not turned in by the deadline
11. Use of troublesome words, such as "quit" or "fired"
12. Forgetting to sign the application

Master or Practice Application

A master or practice application is useful when inquiring about a job or submitting an application.

PRACTICE APPLICATION - Complete and carry with you on your job search

Applicant's Name (Last)	First	Middle Initial	Social Security Number
Mailing Address (Number)	Street		Work Telephone Number ()
City	State	Zip Code	Home Telephone Number ()
EDUCATION			
Name of School	Location of School	Degree or Course of Study	Date Completed
EMPLOYMENT HISTORY - Begin with your most recent job. List each job separately.			
Job Title	Dates Worked From	To	Pay \$ Per
Name of Employer	Name of Supervisor		
Address	City	State	Zip Code
Telephone Number ()	Reason for Leaving		
Duties Performed			
Job Title	Dates Worked From	To	Pay \$ Per
Name of Employer	Name of Supervisor		
Address	City	State	Zip Code
Telephone Number ()	Reason for Leaving		
Duties Performed			
Job Title	Dates Worked From	To	Pay \$ Per
Name of Employer	Name of Supervisor		
Address	City	State	Zip Code
Telephone Number ()	Reason for Leaving		
Duties Performed			
Job Title	Dates Worked From	To	Pay \$ Per
Name of Employer	Name of Supervisor		
Address	City	State	Zip Code
Telephone Number ()	Reason for Leaving		
Duties Performed			
PERSONAL REFERENCES - List the names of three references that employers may contact.			
1) Name	Telephone Number ()	Relationship	
Address	City	State	Zip Code
2) Name	Telephone Number ()	Relationship	
Address	City	State	Zip Code
3) Name	Telephone Number ()	Relationship	
Address	City	State	Zip Code

Cover Letters

Cover Letter

If you are applying for a job that requires a résumé, you should write a cover letter to accompany your résumé.

The purpose of these letters is to:

- tell how your job talents will benefit the company
- show why the employer should read your résumé or application form
- ask for a job interview

Tips for writing cover letters include:

- Write a separate letter for each job application
- Type letters on quality 8 1/2" x 11" paper
- Use the same paper and font for your résumé and cover letter
- Use proper sentence structure, correct spelling, and punctuation
- Convey personal warmth and enthusiasm
- Keep your letter short and to the point
- Include an e-mail address if you have one

Cover Letter

Mr. Clarence Brown, Supervisor

Norton Electronics
6543 Sunrise Ave.
Anytown, CA 04538

Dear Mr. Brown:

I am interested in the position of electronic assembler you advertised recently in the Anytown Oracle.

Enclosed is a résumé that outlines my experience and skills in electronics and printed circuit board assembly. Please review it and consider me for this opening. I have researched Norton Electronics and believe you are a leader in the industry, producing quality products, giving quality service, and anticipating future customer needs.

At your convenience, I would like to meet with you to discuss ways my skills might benefit Norton Electronics. I may be reached at 778-4321 and also by e-mail at ramirez@xxxxxxx.com.

I look forward to hearing from you.

Sincerely,

Rhonda Ramirez
304 Park Street
Anytown, CA 04536
e-mail: ramirez@xxxxxxx.com

Address each letter to the specific person you want to talk to (the person who would actually supervise you).

State the position you are seeking and the source of the job opening (newspaper ad, friend, etc.).

Highlight your job qualifications.

Preparing Your Résumé

You want to apply for a job. Do you need a résumé? That depends on the kind of job you are applying for:

RÉSUMÉ REQUIRED	Professional, technical, administrative, and managerial jobs Sales positions Secretarial, clerical, and other office jobs
RÉSUMÉ SOMETIMES REQUIRED	Skilled jobs (examples: Baker, Hotel Clerk, Electrician, Drafter, Welder) Semiskilled jobs (Security Guard, Electronic Assembler, Janitor, etc.)
RÉSUMÉ NOT REQUIRED	Unskilled, quick turnover jobs (Example: Fast Food Server, Laborers, Machine Loader, Cannery Worker, etc.)

Tips for Good Résumés

You need two types of information to prepare your résumé:

1. Personal employment information.

You need to know your job talents, work history, education, and career goals. Did you complete your *background and experience* list? If you did, you have information about yourself required to prepare your résumé.

2. Job information. Gather specific information on the job you are applying for. Here is what you need:

- Job duties (to match your skills to the skills needed for the job). Obtain job duties from the job announcement. If the announcement or ad is vague, call the employer and ask for a description of job duties.

- Education and experience required (again, so you can match your education and experience with that required for the job).
- Hours and shifts usually worked.
- Pay range (make their top offer the minimum acceptable!).

With the information on yourself and the job you are applying for, you are ready to write your résumé.

Two Types of Résumés:

Reverse chronological résumés list jobs you have had. Your most recent job is listed first, your job before that is listed second, and so on. Each job has employment dates and job duties.

Functional résumés describe your skills, abilities, and accomplishments that relate to the job you're applying for. Employment history is less detailed than chronological résumés.

What kind of résumé should you use? Answer the following questions:

- Have you progressed up a clearly defined career ladder and are looking for job advancement?

- Do you have recent job experience at one or more companies?

If your answer is yes, use a **REVERSE CHRONOLOGICAL** résumé.

- Are you a displaced homemaker?
- Are you a veteran and want to relate your military training to civilian jobs?
- Do you have little or no job experience?
- Do you have gaps in your work history?
- Is the job you are applying for different from your present or recent job?
- Do you want to emphasize your work skills and accomplishments instead of describing your job duties?

If your answer to any of these questions is yes, use a **FUNCTIONAL** résumé.

The following pages have examples of both types of résumés and suggestions on how to prepare them.

Tips for Preparing a Functional Résumé:

- Study the duties for the job you are applying for. Identify two or three general skills that are important for the job.
- Review your *background and experience list*. Find talents and accomplishments that demonstrate your ability to perform the job skills.
- List your talents and accomplishments under the job skills they relate to.
- Use simple, short, active sentences.

<p>ROBERT YEE 139 River Lane Ceder, CA 01234 (513) 987-6543 e-mail: ryee@xxxxxxx.com</p>	<p><i>This applicant is still in high school. He wants to work part-time until he graduates.</i></p>												
<p>OBJECTIVE: Part-time entry level position in Bookkeeping.</p> <p>QUALIFICATIONS:</p> <ul style="list-style-type: none"> • Earned Exceptional Accomplishment raise at McDonald's. • Excellent at thinking through problem situations. • One year successful experience in Bookkeeping and Cashier at McDonalds. <p>EXPERIENCE:</p> <p>Bookkeeping</p> <ul style="list-style-type: none"> • Accurately completed bookkeeping assignments at McDonald's in half the usual time required. • Recorded daily sales <ul style="list-style-type: none"> – Computed total items sold and tallied total daily revenues – Assembled monthly reports showing cashing errors and audited employee register records • Verified accuracy of vendor invoices and helped compute employee hours on time cards. • Balanced family checkbook and helped pay bills. <p>Administrative Support</p> <ul style="list-style-type: none"> • Assisted store manager in training and assigning employees. <ul style="list-style-type: none"> – Prepared new employee personnel folders – Called substitutes to cover during illness or rush hours. • Filed and retrieved personnel records. • Posted and filed official documents. • Word processed letters; answered telephone; scheduled interviews; made reservations. <p>WORK HISTORY:</p> <table border="0"> <tr> <td>2000</td> <td>Full-time student</td> <td>Ceder High School</td> </tr> <tr> <td>May 99-Present</td> <td>Cashier</td> <td>McDonald's</td> </tr> <tr> <td>Dec. 98-May 99</td> <td>Bookkeeper</td> <td>McDonald's</td> </tr> <tr> <td>Summer 98</td> <td>Clerk</td> <td>Ceder Recreation Center</td> </tr> </table> <p>EDUCATION & TRAINING:</p> <p>Senior – Ceder High School Business courses: Accounting, Word Processing, Journalism President of school Business Club</p>	2000	Full-time student	Ceder High School	May 99-Present	Cashier	McDonald's	Dec. 98-May 99	Bookkeeper	McDonald's	Summer 98	Clerk	Ceder Recreation Center	<p><i>Focus attention on strong points.</i></p> <p><i>Most resumes do NOT include references.</i></p>
2000	Full-time student	Ceder High School											
May 99-Present	Cashier	McDonald's											
Dec. 98-May 99	Bookkeeper	McDonald's											
Summer 98	Clerk	Ceder Recreation Center											

This applicant is a high school dropout. She has some paid experience, so her résumé focuses on related experience and her hobby.

JENNIFER A. LONG
215 Amber Lane
Tuvax, CA 94321
512-5432
e-mail: jlong@xxxxxxx.com

JOB OBJECTIVE: position as a Paralegal

QUALIFICATIONS & EXPERIENCE:

- **Strong interest in the law; I spend much of my spare time:**
 - reading transcripts of old law cases (from law books at the library)
 - watching legal/educational programs on TV
- **Experience as a Legal Secretary:**
 - updated and maintained the filing system
 - processed documents on the word processor
 - processed and delivered the mail
 - answered the phone and made appointments with clients
- **Skills:**
 - word processing
 - can take dictation
 - have an investigative and curious nature
- **Academic:**
 - studied business law and legal principles in high school and community college

EMPLOYMENT HISTORY:

1997-Present	Legal Secretary – Kramer & Kramer, Truly, CA
1995-97	Receptionist – Walter Smyte, MD, Swiss, CA
1993-95	Food Server – Burger King, Swiss, CA

EDUCATION:

Mooney College – Secretarial courses - two semesters 1994
Lonemont Community College – Business courses – three semesters 1995
Lonemont Adult School – Equivalency certificate 1993

Personal information that is not related to the job (age, height, weight, and marital status) is NOT included.

Describe specific skills and accomplishments using short sentences.

List special skills such as word processing or ability to operate special equipment.

Make wide margins. Leave space between sections of the résumé.

Tips for Preparing a Reverse Chronological Résumé:

- List your jobs starting with your present or most recent job. Avoid exact dates - just give years if possible.
- Briefly describe the main duties you performed in each job.
- Emphasize duties that are important for the job you are applying for.
- Use simple, short, active sentences.

LOUISE JOHNSON
543 River Court
Nashville, CA 37219
(516) 984-1000
e-mail: ljohnson@xxxxxxx.com

OBJECTIVE: ADMINISTRATIVE ASSISTANT

EXPERIENCE:

- Since 2000 Personal Secretary, Cotton Gin Inc., Nashville, Tennessee
Secretary to Personnel Director. Duties included taking dictation, word processing, and scheduling meetings.
- 1994-00 Secretary, Cotton Gin Inc., Nashville, Tennessee. One of 13 word processors in legal department. Duties included entering correspondence and forms in the computer, proof reading legal documents, and processing the mail.
- 1989-94 Clerk-Typist, Raymond Sewing Factory, Memphis, Tennessee.
Duties included typing forms, processing mail, establishing, and maintaining filing system.
- 1986-89 Receptionist, D. W. Meringue, D.D.S., Memphis, Tennessee.
Duties included answering telephone, scheduling appointments, greeting patients, and processing billings.

SKILLS: Can take dictation
Word processing
Typing
Good organizational skills

EDUCATION: Underwood High School, Nashville, Tennessee. High school diploma with emphasis in business education.
Member, National Honor Society

This applicant has steady employment. Each new job has increased responsibility.

Include scholarships and honors and major school subjects if related to your job goal

Ten Tips for the Effective Résumé

The following rules apply to all résumés:

1. If possible, use a computer to prepare your résumé. There are computer programs that make it easy to produce a professional looking résumé. Your local school, library, local One-Stop Career Center, or "quick print" shop can help.
2. Do not include irrelevant personal information (age, weight, height, marital status, etc.)
3. Do not include salary and wages.
4. Center or justify all headings. Do not use abbreviations.
5. Be positive. Identify accomplishments.
6. Use action verbs (see the list below).
7. Be specific. Use concise sentences. Keep it short (one page is best).
8. Be sure your résumé "looks good" (neat and easy to read).
9. Proofread the master copy carefully. Have someone else proofread the master copy carefully.
10. Inspect photocopies for clarity, smudges, and marks.

Action Verbs

Action verbs give your résumé power and direction. Try to begin all skill statements with an action verb. Here is a sample of action verbs for different types of skills.

Management skills

administered
analyzed
coordinated
developed
directed
evaluated
improved
supervised

Technical skills

assembled
built
calculated
designed
operated
overhauled
remodeled
repaired

Clerical skills

arranged
catalogued
compiled
generated

organized
processed
systematized

Creative skills

conceptualized
created
designed
established
fashioned
illustrated
invented
performed

Helping skills

assessed
coached
counseled
diagnosed
facilitated
represented

Communication skills

arranged
addressed
authored

Financial skills

administered
analyzed
balanced
budgeted
forecast
marketed
planned
projected

Research skills

clarified
evaluated
identified
inspected
organized
summarized

CalJOBSSM

CalJOBSSM can help with your résumé. Through CalJOBSSM www.caljobs.ca.gov you will be guided through the step-by-step process of creating a chronological résumé. This résumé can then be viewed by employers seeking individuals with your skills and can also be printed for your own use.

Interviewing

Most hiring decisions are made at the first interview. How you come across in that interview could be as important as your experience and job talents.

Here are some interviewing tips that will help you get the job you want.

Before the Interview:

- Learn as much as you can about the company's salaries and benefits. Friends, neighbors, and relatives who work for the company are good sources of information. Libraries, local chambers of commerce are also helpful, and check the Internet for a company Web site.
- Learn everything you can about the job and how your previous experience and training qualify you for the job.
- Write down the things you will need to complete applications:
 - Your *background and experience list* (contains names of former employers, schools, training, etc.).
 - A résumé or summary of your work experience.
 - A master or practice application.
 - Samples of your work (if practical). Also include any work-related or community service awards that you have received.
- Be sure to bring your social security card, driver's license, and/or photo identification, union card, military records, or other documents that establish identity and prove authorization to work.

The Interview:

- Dress for the interview as you would for the job. Do not overdress or look too informal.
- Always go to the interview alone. Arrange for baby sitters, transportation, and other foreseeable needs ahead of time so that you can be on time and relaxed in the interview.
- Find common ground with the employer. Pictures, books, plants, etc., in the employer's office can be conversation items leading into the interview (this can make both of you more comfortable).

- Express your interest in the job and the company using information you gathered to prepare for the interview.
- Let the interviewer direct the conversation.
- Answer questions in a clear and positive manner. Show how your experience and training will make you productive in the shortest time with minimal supervision.
- When discussing salary, be flexible—avoid naming a specific salary when possible. If you are too high, you risk not getting the job. If you are too low, you undersell yourself. Answer questions on salary requirements with responses such as, “I am interested in the job as a career opportunity so I am negotiable on the starting salary.” Negotiate, but do not sell yourself short.

Note:

- Speak positively of former employers and coworkers no matter why you left, even if you were fired from the job.
- Let the employer lead into conversations about benefits. Your focus on these items can be a “turn off.” But, do not be afraid to ask questions about things that you really need to know.
- If the employer does not offer you a job or say when you will hear about it, ask when you may call to find out about the decision.
- If the employer asks you to call or return for another interview, make a written note of the time, date, and place.
- Thank the employer for the interview and reaffirm your interest and qualifications for the job.

“Closing” the Interview:

TESTING

For some jobs, you may need to take a test. Usually, the job announcement or ad will say if a test is required.

There are several types of selection and job fitness tests:

- **Aptitude tests** predict your ability to learn and perform job tasks.
- **Job knowledge and proficiency tests** measure what you know and what you can do in a job (for example, word processing speed for a secretarial job, knowledge of street names, and routes for a fire fighter job).
- **Literacy tests** measure reading and arithmetic levels.
- **Personality tests** help identify your personal style in dealing with tasks and other people. Certain personalities can be well-suited for some jobs and not so well-suited for other jobs. For example, an outgoing person may be well-suited for a sales job.

- **Honesty and Integrity tests** evaluate the likelihood of stealing and trustworthiness of applicants.
- **Physical ability tests** measure strength, flexibility, stamina, and speed for jobs that require physical performance.
- **Medical examinations and tests** determine physical ability to do a job.
- **Drug tests** show the presence of illegal drugs that could impair job performance and threaten the safety of others.

How to prepare for tests:

You cannot study directly for aptitude tests. But you can get ready to do your best by taking other tests. Look for tests or quizzes in magazines, online, and in school books. Set time limits. By taking practice tests, you can learn about the testing process. This helps you feel more comfortable when you are tested.

Brush up on job skills. For example, if you are taking a typing test, practice typing. If you are taking a construction test, review books and blueprints.

Get ready for physical tests by doing activities similar to those required for the job.

For literacy tests, review and do exercises in reading and math books or enroll in remedial classes.

It is natural to be nervous about tests (some anxiety may even help you).

Here are some tips that will help you take most tests:

1. Make a list of what you need for the test (pencil, eye glasses, I.D., etc.). Check it before leaving.
2. Get a good night's sleep.
3. If you are sick, call and reschedule the test.
4. Leave for the test site early.
5. If you have any physical difficulties, tell the test administrator.
6. If you do not understand the test instructions, ASK FOR HELP before the test begins.
7. If there are strict time limits, budget your time. Do not linger over difficult questions.
8. Find out if you are penalized for wrong answers. If not, guess on questions you are not sure about.
9. If you have time, review your answers. Check to be sure you did not misread a question or make careless mistakes.
10. You may be able to retake the test. Ask about the retesting policy.
11. Request a complete interpretation of your scores. The results may indicate additional career paths to pursue.

After the Interview

Make each interview a learning experience. After it is over, prepare an evaluation of how the interview went. What did I learn from the interview? Do so even if you decide that you would not want the job. This step is to evaluate your skills in an interview.

A thank you note is always appropriate. It should:

- Be handwritten only if you have very good handwriting. Typed notes are now well-accepted.
- Be on good quality white, grey, or cream-tinted paper.
- Be simple and brief. Include inserts or new material only if requested.
- Express appreciation for the interviewer's time.
- Show enthusiasm for the job and the company.
- Re-emphasize that you want and can do the job, if that is the case.
- Include contact information.
- Include a complete signature.

JOB SEARCH CHECKLIST

Complete items 1-4 on this checklist before starting your job search

Complete item 5 each day of your job search

Complete items 6-9 when you have interviews

✓ - Check completed items	
1. PLAN YOUR TIME	<ul style="list-style-type: none"> -Wake up early to start looking for work. -Make a "to do" list of everything you will do to look for a job. -Work hard all day to find a job. -Reward yourself (do a hobby or sport, visit friends, etc.)!
2. IDENTIFY OCCUPATIONS	<ul style="list-style-type: none"> -Make a background and experience list. -Review information on jobs. -Identify jobs that use your talents.
3. IDENTIFY EMPLOYERS	<ul style="list-style-type: none"> -Ask relatives, friends, etc., to help you look for job openings. -Visit your local One-Stop Career Center. -Contact employers to get company and job information. -Utilize other sources (page 8-10) to get job leads. -Obtain job announcements and descriptions. -Look for job openings on CalJOBSSM at www.caljobs.ca.gov.
4. PREPARE MATERIALS	<ul style="list-style-type: none"> -Write résumés (if needed). Use job announcements to "fit" your skills with job requirements. -Write cover letters or letters of application. -Assemble a job search kit: pens, writing tablet, maps, public transportation guides, clean copies of résumés and applications, background and experience list, Social Security Card, and picture ID.
5. CONTACT EMPLOYERS	<ul style="list-style-type: none"> -Call employers directly (even if they are not advertising openings). Talk to the person who would supervise you if you were hired. -Go to companies to fill out applications. -Contact your friends and relatives to see if they know about any openings.
6. PREPARE FOR INTERVIEWS	<ul style="list-style-type: none"> -Learn about the company you are interviewing with. -Review job announcements to determine how your skills will help you do the job. -Assemble résumés, application forms, etc., (make sure everything is neat). -Arrange for baby-sitters, transportation, etc. -Give yourself plenty of time.
7. GO TO INTERVIEWS	<ul style="list-style-type: none"> -Dress right for the interview. -Go alone. -Be clean, concise, and positive. -Thank the interviewer.
8. EVALUATE INTERVIEWS	<ul style="list-style-type: none"> -Send a signed hard copy thank you letter (typed if possible) to the interviewer within 24 hours of the interview. -Think about how you could improve the interview.
9. TAKE TESTS	<ul style="list-style-type: none"> -Find out about the test(s) you are taking. -Brush up on job skills. -Relax and be confident.
10. ACCEPT THE JOB!	<ul style="list-style-type: none"> -Understand job duties and expectations, work hours, salary, benefits, etc. -Be flexible regarding salary (but don't sell yourself short). -CONGRATULATIONS!



STATE OF CALIFORNIA

LABOR AND WORKFORCE DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT DEPARTMENT

This publication has been adapted from the U.S. Department of Labor Publication "A-130 (1996)." The information has been enhanced and tailored to meet the specific needs of California job seekers.

For more information about services offered by the Employment Development Department, visit the Web site at www.edd.ca.gov

EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities.

Verification of Authorization to Work

The Immigration Reform and Control Act requires all U.S. employers to verify the employment eligibility and identity of all employees hired to work in the United States after November 6, 1986.

Effective January 1, 1994, only those individuals verified to be U.S. citizens or persons legally authorized to work in the United States may receive employment and training services from any:

- State or local government agency;
- Community action agency; or
- Private entity contracting with a state or local government agency within California to perform such services.

(Secondary schools and adult education programs excluded.)

To comply with this legislation, the EDD will ask to see documentary proof of authorization to work of every individual seeking in-person employment related services from the department prior to providing services.

Appeal Rights

Individuals may appeal denial of services due to lack of documentary proof of authorization to work. Contact the nearest EDD office regarding departmental appeal procedures.



STATE OF CALIFORNIA

LABOR AND WORKFORCE DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT DEPARTMENT

www.edd.ca.gov

EDD is an equal opportunity employer/program.
Auxiliary aids and services are available upon request
to individuals with disabilities.

State and federal laws prohibit discrimination against job seekers on the basis of ancestry, race, or national origin.



EDD Employment
Development
Department
State of California

Attention All Job Seekers

**California state law requires that
all job seekers show proof of
authorization to work prior to
receiving employment
services from the Employment
Development Department (EDD)**

**It's easy — look inside for a complete
list of all acceptable documents to use
for verification**

Here's What You Need to Provide

A document from LIST A is sufficient by itself to establish identity *and* authorization to work.
If a document from LIST B is used, it *must* be accompanied by a document from LIST C.

LIST A

Documents That Establish Both Identity and Employment Eligibility

1. U.S. Passport (unexpired or expired)
2. Permanent Resident Card or Alien Registration Receipt Card (*Form I-551*)
3. An unexpired foreign passport with a temporary *I-551* stamp
4. An unexpired Employment Authorization Document that contains a photograph
(*Form I-766, I-688, I-688A, I-688B*)
5. An unexpired foreign passport with an unexpired Arrival-Departure Record, *Form I-94*, bearing the same name as the passport and containing an endorsement of the alien's nonimmigrant status, if that status authorizes the alien to work for the employer

LIST B

Documents that Establish Identity

1. Driver's license or ID card issued by a state or outlying possession of the U.S. provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address.
2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address.
3. School ID card with a photograph
4. Voter's registration card
5. U.S. Military card or draft record
6. Military dependent's ID card
7. U.S. Coast Guard Merchant Mariner Card
8. Native American tribal document
9. Driver's license issued by a Canadian government entity

For persons under age 18 who are unable to present a document listed above:

10. School record or report card
11. Clinic, doctor, or hospital record
12. Day-care or nursery school record

LIST C

Documents That Establish Employment Eligibility

1. U.S. Social Security card issued by the Social Security Administration (*other than a card stating it is not valid for employment*)
2. Certification of Birth Abroad issued by the Department of State (*Form FS-545 or Form DS-1350*)
3. Original or certified copy of a birth certificate issued by a state, county, municipal authority, or outlying possession of the United States bearing an official seal
4. Native American tribal document
5. U.S. Citizen ID Card (*Form I-197*)
6. ID Card for use of Resident Citizen in the United States (*Form I-179*)
7. Unexpired employment authorization document issued by DHS (*other than those listed under List A*)

Fact Sheet



U. S. Department of Labor
Employee Benefits Security Administration
April 26, 2010

COBRA PREMIUM REDUCTION

The American Recovery and Reinvestment Act of 2009 (ARRA), as amended, provides for premium reductions for health benefits under the Consolidated Omnibus Budget Reconciliation Act of 1985, commonly called COBRA. The premium assistance is also available for continuation coverage under certain State laws. "Assistance Eligible Individuals" pay only 35 percent of their COBRA premiums; the remaining 65 percent is reimbursed to the coverage provider through a tax credit. The premium reduction applies to periods of health coverage that began on or after February 17, 2009 and lasts for up to 15 months.

Eligibility for the Premium Reduction

An "assistance eligible individual" is the employee or a member of his/her family who elects COBRA coverage timely following a qualifying event related to an involuntary termination of employment that occurs at any point from:

- September 1, 2008 through May 31, 2010; or
- March 2, 2010 through May 31, 2010 if:
 - the involuntary termination follows a qualifying event that was a reduction of hours; and
 - the reduction of hours occurred at any time from September 1, 2008 through May 31, 2010. (A reduction of hours is a qualifying event when the employee and his/her family lose coverage because the employee, though still employed, is no longer working enough hours to satisfy the group health plan's eligibility requirements.)
- Generally, the maximum period of continuation coverage is measured from the date of the original qualifying event (for Federal COBRA, this is generally 18 months). However, ARRA, as amended, provides that the 15 month premium reduction period begins on the first day of the first period of coverage for which an individual is "assistance eligible." This is of particular importance to individuals who experience an involuntary termination following a reduction of hours. Only individuals who have additional periods of COBRA (or state continuation) coverage remaining after they become assistance eligible are entitled to the premium reduction.
- For purposes of ARRA, COBRA continuation coverage includes continuation coverage required under Federal law (COBRA or Temporary Continuation Coverage) or a State law that provides comparable continuation coverage (for example, so-called "mini-COBRA" laws).
- Those who are eligible for other group health coverage (such as a spouse's plan or new employer's plan) or Medicare are not eligible for the premium reduction. There is no premium reduction for periods of coverage that began prior to February 17, 2009.
- Assistance eligible individuals who pay 35 percent of their COBRA premium must be treated as having paid the full amount. The premium reduction (65 percent of the full premium) is reimbursable to the employer, insurer or health plan as a credit against certain employment taxes.

What is COBRA?

COBRA gives workers and their families who lose their health benefits the right to purchase group health coverage provided by the plan under certain circumstances.

If the employer continues to offer a group health plan, the employee and his/her family can retain their group health coverage for up to 18 months by paying group rates. The COBRA premium may be higher than what the individual was paying while employed, but generally the cost is lower than that for private, individual health insurance coverage.

The plan administrator must notify affected employees of their right to elect COBRA. The employee and his/her family each have 60 days to elect the COBRA coverage; otherwise, they lose all rights to COBRA benefits.

COBRA generally does not apply to plans sponsored by employers with fewer than 20 employees. Many States have similar requirements for insurance companies that provide coverage to small employers. The premium reduction is available for insurers covered by these State laws.

Period of Coverage

The premium reduction applies to periods of coverage beginning on or after February 17, 2009. A period of coverage is a month or shorter period for which the plan charges a COBRA premium. The premium reduction for an individual ends upon eligibility for other group coverage (or Medicare), after 15 months of the reduction, or when the maximum period of COBRA coverage ends, whichever occurs first. Individuals paying reduced COBRA premiums must inform their plans if they become eligible for coverage under another group health plan or Medicare.

Notice Requirements

ARRA, as amended by the Continuing Extension Act of 2010 (CEA), mandates that plans notify certain current and former participants and beneficiaries about the premium reduction. The Department has updated its existing models to help plans and individuals comply with these requirements. Each model notice is designed for a particular group of individuals and contains information to help satisfy ARRA's notice provisions, including those modified by CEA.

Plans subject to the Federal COBRA provisions must provide a **General Notice** to all qualified beneficiaries, not just covered employees, who experienced a qualifying event at any time from September 1, 2008 through May 31, 2010, regardless of the type of qualifying event, and who have not yet been provided an election notice. Plans **MUST** provide the updated General Notice within the required timeframes for providing a COBRA election notice. The updated model General Notice includes information on the premium reduction as well as information required in a COBRA election notice.

Plans that are subject to COBRA continuation provisions under Federal or State law should provide a **Notice of New Election Period** to ALL individuals who:

- experienced a qualifying event that was a reduction of hours at any time from September 1, 2008 through May 31, 2010;
- subsequently experience a termination of employment at any point from March 2, 2010 through May 31, 2010; AND
- either did not elect COBRA continuation coverage when it was first offered OR elected but subsequently discontinued COBRA.

Generally, individuals who have experienced a qualifying event that consists of a reduction of hours and who, from March 2, 2010 through May 31, 2010, experience an involuntary termination of

employment MUST be provided this notice within 60 days of the event. Pursuant to CEA, for the April 1, 2010 through April 14, 2010 period, the notice requirement attaches to any termination of employment. The Department strongly recommends that notice be provided to individuals who experienced any termination of employment because employers may be subject to civil penalties if it is later determined that the termination was involuntary and notice was not provided. The Department has updated its model Notice of New Election Period. Using this model to provide notice to these individuals satisfies the requirements of ARRA, as amended by CEA.

Plan administrators must also provide notice to certain other individuals who have already been provided a COBRA election notice that did not include information regarding ARRA, as amended by CEA. The Department has updated two existing models to assist plans in these areas.

Plans that are subject to COBRA continuation provisions under Federal law and insurers subject to continuation coverage requirements under State law must provide the **Supplemental Information Notice**. It should be provided to ALL individuals who elected and maintained continuation coverage based on the following qualifying events:

- terminations of employment that occurred at some time on or after March 1, 2010 through April 14, 2010 for which notice of the availability of the premium reduction available under ARRA was not given; or
- reductions of hours that occurred during the period from September 1, 2008 through May 31, 2010 which were followed by a termination of the employee's employment that occurred on or after March 2, 2010 and by May 31, 2010.

For the first item above plans MUST provide this notice to all individuals with a qualifying event related to any termination of employment if they have not already been provided notice of their rights under ARRA. This notice must be provided before the end of the required time period for providing a COBRA election notice. For the second item above, generally, individuals who experience an involuntary termination of employment from March 2, 2010 through May 31, 2010 after experiencing a qualifying event that consists of a reduction of hours MUST be provided this notice within 60 days of the termination of employment. However, as has been noted, CEA requires plans to provide notices to all individuals with qualifying events related to ANY termination of employment that occurred from April 1, 2010 through April 14, 2010. In those cases, this notice MUST be provided before the end of the required time period for providing a COBRA election notice.¹ Because employers may be subject to civil penalties if it is later determined that the termination was involuntary, the Department strongly recommends that notice be provided to individuals who experienced any termination of employment. The Department has updated its model Supplemental Information Notice. Using this model to provide notice to these individuals satisfies the requirements of ARRA, as amended by CEA.

Plans that are subject to COBRA continuation provisions under Federal law and insurers subject to continuation coverage requirements under State law must provide the **Notice of Extended Election Period**. It must include the information described above and be provided to ALL individuals who experienced a qualifying event that was a termination of employment from April 1, 2010 through April 14, 2010, were provided notice that did not inform them of their rights under ARRA, as amended by CEA, and either chose not to elect COBRA continuation coverage at that time OR elected COBRA but subsequently discontinued that coverage. This notice MUST be provided before the end of the required time period for providing a COBRA election notice. The Department has updated its model Notice of Extended Election Period. Using this model satisfies the requirements of ARRA, as amended by CEA.

Insurance issuers that provide group health insurance coverage must provide notice to persons who became eligible for continuation coverage under a State law. The Department updated its model

¹ ARRA section 3001(a)(7) provides that COBRA election notices provided for qualifying events occurring during the effective dates of the premium reduction program are not complete if they fail to include information on the availability of the premium reduction.

Alternative Notice to assist issuers with satisfying this requirement. However, continuation coverage requirements vary among States and issuers should modify this model notice as necessary to conform it to the applicable State law. Issuers may also find one (or more) of the other models appropriate for use in certain situations.

Expedited Review of Denials of Premium Reduction

Individuals who are denied treatment as assistance eligible individuals and thus are denied eligibility for the premium reduction (whether by their plan, employer or insurer) may request an expedited review of the denial by the U.S. Department of Labor. The Department must make a determination within 15 business days of receipt of a completed request for review. The official application form is available at www.dol.gov/COBRA and can be filed online or submitted by fax or mail.

Switching Benefit Options

If an employer offers additional coverage options to active employees, the employer may (but is not required to) allow assistance eligible individuals to switch the coverage options they had when they became eligible for COBRA. To retain eligibility for the ARRA premium reduction, the different coverage must have the same or lower premiums as the individual's original coverage. The different coverage cannot be coverage that provides only dental, vision, a health flexible spending account, or coverage for treatment that is furnished in an on-site facility maintained by the employer.

Income limits

If an individual's modified adjusted gross income for the tax year in which the premium assistance is received exceeds \$145,000 (or \$290,000 for joint filers), then the amount of the premium reduction during the tax year must be repaid. For taxpayers with adjusted gross income between \$125,000 and \$145,000 (or \$250,000 and \$290,000 for joint filers), the amount of the premium reduction that must be repaid is reduced proportionately. Individuals may permanently waive the right to premium reduction but may not later obtain the premium reduction if their adjusted gross incomes end up below the limits. If you think that your income may exceed the amounts above, consult your tax preparer or contact the IRS at www.irs.gov.

New Penalty Provision

ARRA provides that the appropriate Secretary may assess a penalty against a plan sponsor or health insurance issuer of up to \$110 per day for each failure to comply with such Secretary's determination 10 days after the date of the plan sponsor's or issuer's receipt of the determination.

For further information, visit www.dol.gov/COBRA, contact EBSA electronically at www.askebsa.dol.gov, or call a Benefits Advisor toll-free at 1-866-444-3272.

CalJOBSSM

CalJOBSSM is

California's no-fee Internet job search system. With our job opening and résumé listing system, you can create a résumé that can be seen by employers utilizing the Internet, and at the same time look for jobs.

If you don't have access to a computer

that has Internet connectivity, visit your local EDD office or One-Stop Career Center. Computers are available at those locations for your use.

CalJOBSSM was designed to

be simple to operate. No computer or typing experience is required. The program quickly guides you through the résumé preparation and job seeking process.

CalJOBSSM is accessible to the public

24 hours per day, seven days per week.



STATE OF CALIFORNIA

LABOR AND WORKFORCE DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT DEPARTMENT

EDD is an equal opportunity employer/program.
Auxiliary aids and services are available upon request to individuals with disabilities.

CalJOBSSM is a product of:



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**Thousands of job openings listed
daily for your review**



Create a marketable résumé for you



Self-referral to job openings



No fees



Widely available

CalJOBSSM it's easy as...

1 REGISTRATION

To register in CalJOBSSM you simply complete the online application and create your own logon information. Logon information includes a userid and password. Once registered, you can begin your job search.

2 LOG ON TO ANY COMPUTER THAT HAS INTERNET ACCESS

Enter your userid and password, then follow the on-screen instructions.

3 SEARCH AND APPLY FOR JOBS

You can immediately locate job openings for which you qualify. CalJOBSSM can also automatically search the database for new openings each night and inform you of matches by e-mail through a feature called Job Scout.

WHY should I use CalJOBSSM

Wide variety of job openings listed

Job openings range from entry to executive level.

Résumé preparation

CalJOBSSM can format an electronic résumé for you that can be viewed by employers statewide.

Save time and money

You don't have to take time out of your schedule to come to EDD. You can use CalJOBSSM anywhere the Internet is available. CalJOBSSM can even search for you automatically, sending you daily e-mails to notify you of matches. Best of all, there is no fee to use CalJOBSSM.

Available at a location near you

CalJOBSSM is available at EDD, One-Stop Career Centers, or any location having access to the Internet.

It's easy

Log on to CalJOBSSM at an EDD Workforce Services Office, One-Stop Career Center, or from any

location having access to the Internet. Answer the on-screen questions, and begin your job search. Within minutes you will be looking through thousands of job openings statewide.

Register Today

Is there someone I can talk to if I need help?

If additional assistance is needed, you can speak directly with one of our representatives by calling our CalJOBSSM Customer Support Desk toll-free at (800) 758-0398, Monday through Friday, 8 a.m. to 5 p.m.

For more information about CalJOBSSM:

For the location of your nearest EDD Workforce Services Office or One-Stop Career Center, please visit EDD's Internet site at www.edd.ca.gov. Locations of EDD sites can also be found in the white pages of your local telephone directory under "State Government Offices, Employment Development Department, Job Service Information."

Apply online with CalJOBSSM
at: www.caljobs.ca.gov



FOR YOUR BENEFIT

CALIFORNIA'S

PROGRAMS FOR THE UNEMPLOYED

**UNEMPLOYMENT INSURANCE
DISABILITY INSURANCE
PAID FAMILY LEAVE
WORKFORCE SERVICES**

This pamphlet is for general information only and does not have the force and effect of law, rule, or regulation.

FOR YOUR BENEFIT

The purpose of this pamphlet is to inform you about programs offered by the Employment Development Department (EDD) for the benefit of unemployed Californians.

You may also learn more about services provided by the Department by accessing the EDD home page at www.edd.ca.gov. You may submit questions electronically through "Contact EDD" located at the bottom of the EDD home page.

Unemployment Insurance..... 2

Unemployment Insurance provides income to workers who become unemployed through no fault of their own and other work is not available.

Disability Insurance..... 15

Disability Insurance (DI) is a component of the State Disability Insurance (SDI) Program and provides benefits to eligible workers experiencing a loss of wages when they are unable to perform their regular or customary work due to a non-work-related illness or injury, pregnancy or childbirth.

Paid Family Leave..... 17

Paid Family Leave (PFL) is a component of SDI and provides benefits to individuals unable to work because they need to care for a seriously ill family member or bond with a new minor child.

Workforce Services 18

The EDD's Workforce Services helps job seekers find suitable employment.

UNEMPLOYMENT INSURANCE

Unemployment Insurance (UI) is an insurance program that is paid for by your employer. It provides you with an income when you are out of work through no fault of your own.

WHO SHOULD FILE

You may be eligible to receive UI benefits if you are out of work or your hours are reduced and you are:

- Physically able to work.
- Actively seeking work.
- Ready to accept work.

WHEN TO FILE

You should apply for benefits as soon as you are unemployed or your hours are reduced. Your claim cannot begin until you file for benefits. Your claim will be effective the Sunday of the week that you file your claim. All claims have a one-week, unpaid waiting period.

WHAT YOU NEED TO FILE

To determine if you are eligible to receive benefits, you will be asked a variety of questions, such as information about your past employers and the reason you are out of work. To ensure your claim is filed as quickly as possible, you should have the following information ready before you file your claim:

- Your name, address, telephone number, birth date, and social security number (SSN).
- Your last employer's name, address, telephone number, and last date worked.
- The specific reason you are no longer working.
- Your citizenship status, and if applicable, your alien registration number and date of expiration.
- Driver's license number or state issued identification card number.
- Past work records and dates worked including the names, dates of work and wages earned for all of your employers for the last 18 months, including employers in other states.

NOTE: Your last employer's name and address are very important; regardless of how long you worked for this employer or whether this last job was in your usual line of work.

PENALTIES

If you willfully give false information or withhold information to claim benefits, EDD will assess a false statement disqualification. A false statement disqualification is a penalty that denies you benefits from 2 to

23 weeks. The penalty stays on your record for three years or until served, whichever comes first. To serve the penalty weeks, you must mail in your Continued Claim forms each week, and be otherwise eligible for benefits each week claimed.

It is illegal to willfully make false statements or knowingly fail to report all facts to receive benefits. Making a false statement or withholding information to receive benefits can be a felony. A person convicted under Section 2101 of the Unemployment Insurance Code will lose the right to collect benefits for 52 weeks. Penalties may include both fines and criminal prosecution.

How to FILE

You may file a UI claim by using **one** of the methods listed below:

- **ON-LINE**

File on-line with eApply4UI – the fast, easy way to file a UI claim! Available in English and Spanish, you can file a new claim, reactivate an existing claim, or file for extended benefits (when these benefits are available) using eApply4UI. It is secure, reliable, and available 24 hours a day. Access eApply4UI on EDD's Web site at <https://eapply4ui.edd.ca.gov>.

- **TELEPHONE**

File by contacting a customer service representative at one of the toll-free numbers listed below:

EDD Telephone Numbers:

English	1-800-300-5616	Mandarin	1-866-303-0706
Spanish	1-800-326-8937	Vietnamese	1-800-547-2058
Cantonese	1-800-547-3506	TTY (Non-voice)	1-800-815-9387

Customer service representatives at Call Centers handle UI claim filing, UI claim information calls, missed appointments, appeals, and overpayments, Monday through Friday, 8 a.m. to 5 p.m., Pacific Standard Time in California. Mondays and Tuesdays are the busiest days. For fastest service, you may wish to call Wednesday through Friday. However, to file a claim you must call by Friday of the week in which you become unemployed to receive credit for that week. The EDD is closed on state and federal holidays.

The Interactive Voice Response (IVR) System provides general information 24-hours a day and information about your payment Monday through Saturday, 6 a.m. until midnight, and Sunday from 6 a.m. to 9 p.m., Pacific Standard Time. The UI payment information includes the date your last payment was issued, the amount paid, and period of time paid.

To access your payment information you will be asked to enter your SSN and Personal Identification Number (PIN), on your telephone keypad. You will need to establish your PIN the first time you use the IVR to access your payment information. The EDD's IVR System provides step-by-step instructions to guide you to services you want, in English and Spanish. **For faster access to payment information, call the automated toll-free Self-Service number at 1-866-333-4606 24 hours a day, 7 days a week, including holidays.**

- **MAIL OR FAX**

File a UI Application by mail or fax by accessing the application on-line at **www.edd.ca.gov/Unemployment**. An application for UI can be filled out on-line and printed, or printed and completed by hand. Mail or fax your UI application to an EDD office for processing.

FRAUD PREVENTION AND DETECTION

The EDD recognizes your concerns about imposter fraud and the threat of identity theft. Imposter fraud occurs when someone intentionally files a UI claim using another person's employment or personal information. The EDD actively investigates cases of imposter fraud and is committed to protecting the identities of legitimate claimants. If you file a UI claim and there is reason to suspect the UI claim may have identity or imposter issues, you may receive a *Request for Identity Verification* (DE 1326C) requesting you to validate the information provided when you filed for UI benefits. The Department will contact employer(s) and governmental entities to verify the documents and any information you supply.

For more information about what steps you can take to protect your identity and prevent imposter fraud, download the *Protect Your Identity and Stop Unemployment Insurance Imposter Fraud* (DE 2360EE) brochure from EDD's Web site at **www.edd.ca.gov/pdf_pub_ctr/de2360ee.pdf**.

To report UI fraud, submit a Fraud Reporting Form on-line from EDD's Web site: **<https://eapply4ui.edd.ca.gov/eddcomm/frmFraudStart.htm>** or call EDD's toll-free Fraud Hotline at 1-800-229-6297.

TYPES OF CLAIMS

The claim you file will depend on the type of employer you worked for and where you worked.

You will file:

- A regular California claim if you worked in California in a job covered by the Unemployment Insurance law even if you now reside outside California.
- A federal or military claim if your employment was in civilian work for the federal government or as a member of the Armed Forces (benefit costs are paid from federal funds).
- An interstate claim if you worked and had earnings in a state other than California in the last 18 months. You may contact that state,

District of Columbia, or Canada directly by telephone or on the Internet to file your claim. If you worked in Puerto Rico or the Virgin Islands, you may contact California's toll-free number to file your claim.

- A combined wage claim if you have earnings in two or more states in specified time periods. This type of claim could increase your UI benefits.

BEGINNING DATE OF CLAIM

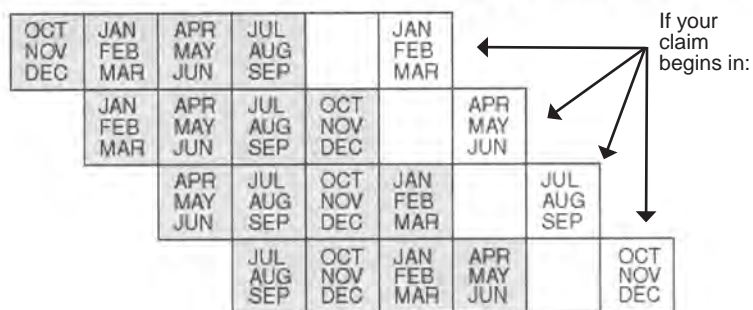
The benefit year of your claim begins on the Sunday of the week in which you file and ends Saturday, 52 weeks after you filed. Weekly benefits may be claimed and paid until the balance runs out or until the claim ends, whichever comes first.

Normally, you cannot file another claim until the benefit year of the first claim ends, even though you have received all of your benefits and are still unemployed.

HOW YOUR BENEFITS ARE DETERMINED

Your weekly benefit, called the Weekly Benefit Amount and the total amount in your claim, called your Maximum Benefit Amount, are both based on the amount you earned in the Base Period of your claim. Your Base Period is a 12-month period of time. Each Base Period has four quarters of three months each. Your Base Period is the first four of the last five quarters from the time you file a new claim. For information on what your Base Period may be when you file your claim, refer to the chart below:

The shaded area is your base period The unshaded area is the month you filed your claim



How MUCH UI PAYS

For your claim to be valid, you must have at least \$1,300 in earnings in one quarter of your base period or at least \$900 in earnings in the highest quarter and total base period earnings of 1.25 times your high quarter earnings. You can receive a minimum of \$40 to a maximum of \$450 a week. The quarter in which you were paid the highest wages determines the Weekly Benefit Amount you will receive. The Maximum Benefit Amount is 26 times the Weekly Benefit Amount or one-half of the total Base Period wages, whichever is less. The following table will help you figure your award:

Unemployment Insurance Benefit Table
For New Claims With a Beginning Date of January 2, 2005 or After

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
\$ 900.00 – 948.99 ... \$ 40		\$ 2,210.01 – 2,236.00 \$86		\$ 3,406.01 – 3,432.00 ... \$132	
949.00 – 974.99 41		2,236.01 – 2,262.00 87		3,432.01 – 3,458.00 133	
975.00 – 1,000.99 42		2,262.01 – 2,288.00 88		3,458.01 – 3,484.00 134	
1,001.00 – 1,026.99 43		2,288.01 – 2,314.00 89		3,484.01 – 3,510.00 135	
1,027.00 – 1,052.99 44		2,314.01 – 2,340.00 90		3,510.01 – 3,536.00 136	
1,053.00 – 1,078.99 45		2,340.01 – 2,366.00 91		3,536.01 – 3,562.00 137	
1,079.00 – 1,117.99 46		2,366.01 – 2,392.00 92		3,562.01 – 3,588.00 138	
1,118.00 – 1,143.99 47		2,392.01 – 2,418.00 93		3,588.01 – 3,614.00 139	
1,144.00 – 1,169.99 48		2,418.01 – 2,444.00 94		3,614.01 – 3,640.00 140	
1,170.00 – 1,195.99 49		2,444.01 – 2,470.00 95		3,640.01 – 3,666.00 141	
1,196.00 – 1,221.99 50		2,470.01 – 2,496.00 96		3,666.01 – 3,692.00 142	
1,222.00 – 1,247.99 51		2,496.01 – 2,522.00 97		3,692.01 – 3,718.00 143	
1,248.00 – 1,286.99 52		2,522.01 – 2,548.00 98		3,718.01 – 3,744.00 144	
1,287.00 – 1,312.99 53		2,548.01 – 2,574.00 99		3,744.01 – 3,770.00 145	
1,313.00 – 1,338.99 54		2,574.01 – 2,600.00 100		3,770.01 – 3,796.00 146	
1,339.00 – 1,364.99 55		2,600.01 – 2,626.00 101		3,796.01 – 3,822.00 147	
1,365.00 – 1,403.99 56		2,626.01 – 2,652.00 102		3,822.01 – 3,848.00 148	
1,404.00 – 1,429.99 57		2,652.01 – 2,678.00 103		3,848.01 – 3,874.00 149	
1,430.00 – 1,455.99 58		2,678.01 – 2,704.00 104		3,874.01 – 3,900.00 150	
1,456.00 – 1,494.99 59		2,704.01 – 2,730.00 105		3,900.01 – 3,926.00 151	
1,495.00 – 1,520.99 60		2,730.01 – 2,756.00 106		3,926.01 – 3,952.00 152	
1,521.00 – 1,546.99 61		2,756.01 – 2,782.00 107		3,952.01 – 3,978.00 153	
1,547.00 – 1,585.99 62		2,782.01 – 2,808.00 108		3,978.01 – 4,004.00 154	
1,586.00 – 1,611.99 63		2,808.01 – 2,834.00 109		4,004.01 – 4,030.00 155	
1,612.00 – 1,637.99 64		2,834.01 – 2,860.00 110		4,030.01 – 4,056.00 156	
1,638.00 – 1,676.99 65		2,860.01 – 2,886.00 111		4,056.01 – 4,082.00 157	
1,677.00 – 1,702.99 66		2,886.01 – 2,912.00 112		4,082.01 – 4,108.00 158	
1,703.00 – 1,741.99 67		2,912.01 – 2,938.00 113		4,108.01 – 4,134.00 159	
1,742.00 – 1,767.99 68		2,938.01 – 2,964.00 114		4,134.01 – 4,160.00 160	
1,768.00 – 1,806.99 69		2,964.01 – 2,990.00 115		4,160.01 – 4,186.00 161	
1,807.00 – 1,832.99 70		2,990.01 – 3,016.00 116		4,186.01 – 4,212.00 162	
1,833.00 – 1,846.00 71		3,016.01 – 3,042.00 117		4,212.01 – 4,238.00 163	
1,846.01 – 1,872.00 72		3,042.01 – 3,068.00 118		4,238.01 – 4,264.00 164	
1,872.01 – 1,898.00 73		3,068.01 – 3,094.00 119		4,264.01 – 4,290.00 165	
1,898.01 – 1,924.00 74		3,094.01 – 3,120.00 120		4,290.01 – 4,316.00 166	
1,924.01 – 1,950.00 75		3,120.01 – 3,146.00 121		4,316.01 – 4,342.00 167	
1,950.01 – 1,976.00 76		3,146.01 – 3,172.00 122		4,342.01 – 4,368.00 168	
1,976.01 – 2,002.00 77		3,172.01 – 3,198.00 123		4,368.01 – 4,394.00 169	
2,002.01 – 2,028.00 78		3,198.01 – 3,224.00 124		4,394.01 – 4,420.00 170	
2,028.01 – 2,054.00 79		3,224.01 – 3,250.00 125		4,420.01 – 4,446.00 171	
2,054.01 – 2,080.00 80		3,250.01 – 3,276.00 126		4,446.01 – 4,472.00 172	
2,080.01 – 2,106.00 81		3,276.01 – 3,302.00 127		4,472.01 – 4,498.00 173	
2,106.01 – 2,132.00 82		3,302.01 – 3,328.00 128		4,498.01 – 4,524.00 174	
2,132.01 – 2,158.00 83		3,328.01 – 3,354.00 129		4,524.01 – 4,550.00 175	
2,158.01 – 2,184.00 84		3,354.01 – 3,380.00 130		4,550.01 – 4,576.00 176	
2,184.01 – 2,210.00 85		3,380.01 – 3,406.00 131		4,576.01 – 4,602.00 177	

Unemployment Insurance Benefit Table
For New Claims With a Beginning Date of January 2, 2005 or After

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
\$ 4,602.01 – 4,628.00 ...	\$178	\$ 5,798.01 – 5,824.00 ...	\$224	\$ 6,994.01 – 7,020.00 ...	\$270
4,628.01 – 4,654.00	179	5,824.01 – 5,850.00	225	7,020.01 – 7,046.00	271
4,654.01 – 4,680.00	180	5,850.01 – 5,876.00	226	7,046.01 – 7,072.00	272
4,680.01 – 4,706.00	181	5,876.01 – 5,902.00	227	7,072.01 – 7,098.00	273
4,706.01 – 4,732.00	182	5,902.01 – 5,928.00	228	7,098.01 – 7,124.00	274
4,732.01 – 4,758.00	183	5,928.01 – 5,954.00	229	7,124.01 – 7,150.00	275
4,758.01 – 4,784.00	184	5,954.01 – 5,980.00	230	7,150.01 – 7,176.00	276
4,784.01 – 4,810.00	185	5,980.01 – 6,006.00	231	7,176.01 – 7,202.00	277
4,810.01 – 4,836.00	186	6,006.01 – 6,032.00	232	7,202.01 – 7,228.00	278
4,836.01 – 4,862.00	187	6,032.01 – 6,058.00	233	7,228.01 – 7,254.00	279
4,862.01 – 4,888.00	188	6,058.01 – 6,084.00	234	7,254.01 – 7,280.00	280
4,888.01 – 4,914.00	189	6,084.01 – 6,110.00	235	7,280.01 – 7,306.00	281
4,914.01 – 4,940.00	190	6,110.01 – 6,136.00	236	7,306.01 – 7,332.00	282
4,940.01 – 4,966.00	191	6,136.01 – 6,162.00	237	7,332.01 – 7,358.00	283
4,966.01 – 4,992.00	192	6,162.01 – 6,188.00	238	7,358.01 – 7,384.00	284
4,992.01 – 5,018.00	193	6,188.01 – 6,214.00	239	7,384.01 – 7,410.00	285
5,018.01 – 5,044.00	194	6,214.01 – 6,240.00	240	7,410.01 – 7,436.00	286
5,044.01 – 5,070.00	195	6,240.01 – 6,266.00	241	7,436.01 – 7,462.00	287
5,070.01 – 5,096.00	196	6,266.01 – 6,292.00	242	7,462.01 – 7,488.00	288
5,096.01 – 5,122.00	197	6,292.01 – 6,318.00	243	7,488.01 – 7,514.00	289
5,122.01 – 5,148.00	198	6,318.01 – 6,344.00	244	7,514.01 – 7,540.00	290
5,148.01 – 5,174.00	199	6,344.01 – 6,370.00	245	7,540.01 – 7,566.00	291
5,174.01 – 5,200.00	200	6,370.01 – 6,396.00	246	7,566.01 – 7,592.00	292
5,200.01 – 5,226.00	201	6,396.01 – 6,422.00	247	7,592.01 – 7,618.00	293
5,226.01 – 5,252.00	202	6,422.01 – 6,448.00	248	7,618.01 – 7,644.00	294
5,252.01 – 5,278.00	203	6,448.01 – 6,474.00	249	7,644.01 – 7,670.00	295
5,278.01 – 5,304.00	204	6,474.01 – 6,500.00	250	7,670.01 – 7,696.00	296
5,304.01 – 5,330.00	205	6,500.01 – 6,526.00	251	7,696.01 – 7,722.00	297
5,330.01 – 5,356.00	206	6,526.01 – 6,552.00	252	7,722.01 – 7,748.00	298
5,356.01 – 5,382.00	207	6,552.01 – 6,578.00	253	7,748.01 – 7,774.00	299
5,382.01 – 5,408.00	208	6,578.01 – 6,604.00	254	7,774.01 – 7,800.00	300
5,408.01 – 5,434.00	209	6,604.01 – 6,630.00	255	7,800.01 – 7,826.00	301
5,434.01 – 5,460.00	210	6,630.01 – 6,656.00	256	7,826.01 – 7,852.00	302
5,460.01 – 5,486.00	211	6,656.01 – 6,682.00	257	7,852.01 – 7,878.00	303
5,486.01 – 5,512.00	212	6,682.01 – 6,708.00	258	7,878.01 – 7,904.00	304
5,512.01 – 5,538.00	213	6,708.01 – 6,734.00	259	7,904.01 – 7,930.00	305
5,538.01 – 5,564.00	214	6,734.01 – 6,760.00	260	7,930.01 – 7,956.00	306
5,564.01 – 5,590.00	215	6,760.01 – 6,786.00	261	7,956.01 – 7,982.00	307
5,590.01 – 5,616.00	216	6,786.01 – 6,812.00	262	7,982.01 – 8,008.00	308
5,616.01 – 5,642.00	217	6,812.01 – 6,838.00	263	8,008.01 – 8,034.00	309
5,642.01 – 5,668.00	218	6,838.01 – 6,864.00	264	8,034.01 – 8,060.00	310
5,668.01 – 5,694.00	219	6,864.01 – 6,890.00	265	8,060.01 – 8,086.00	311
5,694.01 – 5,720.00	220	6,890.01 – 6,916.00	266	8,086.01 – 8,112.00	312
5,720.01 – 5,746.00	221	6,916.01 – 6,942.00	267	8,112.01 – 8,138.00	313
5,746.01 – 5,772.00	222	6,942.01 – 6,968.00	268	8,138.01 – 8,164.00	314
5,772.01 – 5,798.00	223	6,968.01 – 6,994.00	269	8,164.01 – 8,190.00	315

Unemployment Insurance Benefit Table
For New Claims With a Beginning Date of January 2, 2005 or After

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
\$ 8,190.01 – 8,216.00 ...	\$316	\$ 9,386.01 – 9,412.00 ...	\$362	\$10,582.01 – 10,608.00 ...	\$408
8,216.01 – 8,242.00	317	9,412.01 – 9,438.00	363	10,608.01 – 10,634.00	409
8,242.01 – 8,268.00	318	9,438.01 – 9,464.00	364	10,634.01 – 10,660.00	410
8,268.01 – 8,294.00	319	9,464.01 – 9,490.00	365	10,660.01 – 10,686.00	411
8,294.01 – 8,320.00	320	9,490.01 – 9,516.00	366	10,686.01 – 10,712.00	412
8,320.01 – 8,346.00	321	9,516.01 – 9,542.00	367	10,712.01 – 10,738.00	413
8,346.01 – 8,372.00	322	9,542.01 – 9,568.00	368	10,738.01 – 10,764.00	414
8,372.01 – 8,398.00	323	9,568.01 – 9,594.00	369	10,764.01 – 10,790.00	415
8,398.01 – 8,424.00	324	9,594.01 – 9,620.00	370	10,790.01 – 10,816.00	416
8,424.01 – 8,450.00	325	9,620.01 – 9,646.00	371	10,816.01 – 10,842.00	417
8,450.01 – 8,476.00	326	9,646.01 – 9,672.00	372	10,842.01 – 10,868.00	418
8,476.01 – 8,502.00	327	9,672.01 – 9,698.00	373	10,868.01 – 10,894.00	419
8,502.01 – 8,528.00	328	9,698.01 – 9,724.00	374	10,894.01 – 10,920.00	420
8,528.01 – 8,554.00	329	9,724.01 – 9,750.00	375	10,920.01 – 10,946.00	421
8,554.01 – 8,580.00	330	9,750.01 – 9,776.00	376	10,946.01 – 10,972.00	422
8,580.01 – 8,606.00	331	9,776.01 – 9,802.00	377	10,972.01 – 10,998.00	423
8,606.01 – 8,632.00	332	9,802.01 – 9,828.00	378	10,998.01 – 11,024.00	424
8,632.01 – 8,658.00	333	9,828.01 – 9,854.00	379	11,024.01 – 11,050.00	425
8,658.01 – 8,684.00	334	9,854.01 – 9,880.00	380	11,050.01 – 11,076.00	426
8,684.01 – 8,710.00	335	9,880.01 – 9,906.00	381	11,076.01 – 11,102.00	427
8,710.01 – 8,736.00	336	9,906.01 – 9,932.00	382	11,102.01 – 11,128.00	428
8,736.01 – 8,762.00	337	9,932.01 – 9,958.00	383	11,128.01 – 11,154.00	429
8,762.01 – 8,788.00	338	9,958.01 – 9,984.00	384	11,154.01 – 11,180.00	430
8,788.01 – 8,814.00	339	9,984.01 – 10,010.00	385	11,180.01 – 11,206.00	431
8,814.01 – 8,840.00	340	10,010.01 – 10,036.00	386	11,206.01 – 11,232.00	432
8,840.01 – 8,866.00	341	10,036.01 – 10,062.00	387	11,232.01 – 11,258.00	433
8,866.01 – 8,892.00	342	10,062.01 – 10,088.00	388	11,258.01 – 11,284.00	434
8,892.01 – 8,918.00	343	10,088.01 – 10,114.00	389	11,284.01 – 11,310.00	435
8,918.01 – 8,944.00	344	10,114.01 – 10,140.00	390	11,310.01 – 11,336.00	436
8,944.01 – 8,970.00	345	10,140.01 – 10,166.00	391	11,336.01 – 11,362.00	437
8,970.01 – 8,996.00	346	10,166.01 – 10,192.00	392	11,362.01 – 11,388.00	438
8,996.01 – 9,022.00	347	10,192.01 – 10,218.00	393	11,388.01 – 11,414.00	439
9,022.01 – 9,048.00	348	10,218.01 – 10,244.00	394	11,414.01 – 11,440.00	440
9,048.01 – 9,074.00	349	10,244.01 – 10,270.00	395	11,440.01 – 11,466.00	441
9,074.01 – 9,100.00	350	10,270.01 – 10,296.00	396	11,466.01 – 11,492.00	442
9,100.01 – 9,126.00	351	10,296.01 – 10,322.00	397	11,492.01 – 11,518.00	443
9,126.01 – 9,152.00	352	10,322.01 – 10,348.00	398	11,518.01 – 11,544.00	444
9,152.01 – 9,178.00	353	10,348.01 – 10,374.00	399	11,544.01 – 11,570.00	445
9,178.01 – 9,204.00	354	10,374.01 – 10,400.00	400	11,570.01 – 11,596.00	446
9,204.01 – 9,230.00	355	10,400.01 – 10,426.00	401	11,596.01 – 11,622.00	447
9,230.01 – 9,256.00	356	10,426.01 – 10,452.00	402	11,622.01 – 11,648.00	448
9,256.01 – 9,282.00	357	10,452.01 – 10,478.00	403	11,648.01 – 11,674.00	449
9,282.01 – 9,308.00	358	10,478.01 – 10,504.00	404	11,674.01 – and over	450
9,308.01 – 9,334.00	359	10,504.01 – 10,530.00	405		
9,334.01 – 9,360.00	360	10,530.01 – 10,556.00	406		
9,360.01 – 9,386.00	361	10,556.01 – 10,582.00	407		

WAITING PERIOD

The first week after you file your claim is normally the waiting period and benefits cannot be paid for that week.

Do not wait to file because the waiting period is not paid. The waiting period cannot begin until the claim is filed.

PAYMENTS

- You must meet eligibility requirements.
- You must submit weekly claim forms showing you meet the eligibility requirements.
- Payments are issued after the week (or weeks) has ended and your completed claim form is received.
- No payments are made in advance.
- The first payment on a new California claim will usually be issued within three weeks after filing.
- For interstate claims, first payment will be issued about two to three weeks after the other state receives your claim.
- You will normally be paid by mail every two weeks.

REPORTING EARNINGS

Report all income you receive, whether you worked in that week or not. Some types of income to report are:

Piece work	Vacation pay
Idle time pay	In-lieu-of-notice pay
Jury fees	Bonuses
Commissions	Tips
Witness fees	Self-employment income
Reuse pay	Strike benefits
Holiday pay	Stand-by-pay
Residuals (ask for form DE 4005)	Bereavement pay
Paid sick leave	Back-pay award
Pension, retirement, annuity	Workers' Compensation

NOTE: You must report board, lodging, meals, or any other payment you receive instead of money when you work. If you are unsure about how to report wages, contact EDD.

PART-TIME WORKERS

If you work less than full-time, you may still be eligible for benefits. The first \$25 or 25 percent of your total earnings (whichever is greater) will not be counted. The amount remaining will be deducted from your weekly benefit amount. For example:

Your weekly benefit amount is \$50. You earn \$30. You must report the \$30, however, the first \$25 is not counted, leaving \$5 to deduct. You receive \$45 (\$50 minus \$5).

Your weekly benefit amount is \$115. You work less than full-time and earn \$124. You must report the \$124; however, the first \$31 (25 percent of \$124) is not counted, leaving \$93 to deduct. You receive \$22 (\$115 minus \$93).

If you receive any type of payment from a former employer and do not know if you should report the payment, contact the EDD and ask. You can also report the payment and give an explanation on your claim form.

ELIGIBILITY

When you file a UI claim, EDD will ask you a number of questions to determine your eligibility to receive benefits. The weekly claim forms also contain eligibility questions. When it appears that you may not meet the eligibility requirements of the law, a special interview is scheduled.

VERIFICATION OF SOCIAL SECURITY ACCOUNT NUMBER

The EDD may require you to verify your social security account number (SSN) as being the one issued to you by the Social Security Administration (SSA).

Your eligibility for benefits may be affected if the information available to the EDD indicates any of the following:

- The SSN presented may belong to another individual.
- The SSN is not valid.
- The SSN was never issued by the SSA.
- The wages shown in the base period of the claim may belong to another individual.

Some of the most common errors associated with SSNs are:

- The SSN being used is incorrect. You may have forgotten the number or transposed the number when you provided it to your employer.
- The name at the SSA is different than the one you used to file your claim. You may have changed your name and not notified the SSA.
- The date of birth at the SSA is different than the date of birth you gave when you filed your claim.

If the EDD requires you to verify your SSN, you must submit verification from the SSA that the SSN you used to file your claim is assigned to you, or you may submit to EDD a copy of your annual statement issued to you by the SSA. A copy of your Social Security Card **will not** satisfy this requirement.

The location of your nearest SSA office can be found on SSA's Web site at <http://www.ssa.gov/reach.htm>, or in your local telephone book in the Federal Government listings under "Social Security Administration."

FACT FINDING

Your last employer is notified when you file a claim. Also, any employer who contributed to your unemployment claim is notified when you receive your first payment. An employer is required by law to furnish EDD any information affecting your right to receive benefits.

TELEPHONE INTERVIEWS

The EDD will contact you when there is a question of eligibility on your claim if you:

- Quit your last job.
- Were fired from your last job.
- Did not have child care.
- Are unable to work during normal working hours.
- Are attending school during normal working hours.
- Did not have transportation.
- Did not look for work.
- Worked and/or earned wages that may reduce your benefits.
- Are receiving a pension.
- Are receiving workers' compensation.
- Are out of work due to a lockout or a strike.
- Mailed in a claim form late.
- Filed a claim late.
- Refused a job.
- Gave incorrect information or withheld information.
- Failed to participate in re-employment services.
- Are a school employee filing a claim during a recess period.
- Are a professional athlete filing a claim during the off season.

If we schedule a telephone interview, we will call you at the scheduled interview date and time. You have the right to request more time if you need to get more information, contact witnesses, or obtain the advice of a representative. If the interview involves an employer, we may contact the employer for additional information.

The interviewer will ask you questions. We record this information and use it to make a decision. If you are eligible, we mail your payment for the week in question. If we deny your benefits we will mail you a notice. The notice advises you of the reason for our decision and gives you appeal rights.

IMPORTANT: If EDD schedules a telephone interview, you must mail in your weekly claim form. We cannot pay benefits until we receive your claim form.

APPEALS

You or the employer have 20 calendar days to appeal after a written notice is issued to you. Your appeal must be in writing and should state the reasons for your appeal. If you miss the 20-day deadline, you may still appeal but you must show good cause for the delay.

Before the hearing, you have the right to review all records affecting the appeal. For your appeal, you may represent yourself or you may be represented by someone else such as a union official, an attorney, or anyone else you select.

Your appeal hearing is heard by an independent administrative law judge. The hearings are informal but all testimony is taken under oath and is subject to cross-examination. You will be notified when and where the hearing will be held.

If you are not satisfied with the administrative law judge's decision, you may appeal to the California Unemployment Insurance Appeals Board. Your rights to further appeal will be explained in the written decision that will be mailed to you.

CANCELLING A CLAIM

You have the option of cancelling a regular California UI claim after you have been mailed your UNEMPLOYMENT INSURANCE AWARD notice. You can only cancel a UI claim if no benefits have been paid, no notice of disqualification has been mailed to you, and/or no overpayment has been established on the claim. If a claim is cancelled, that claim cannot be reopened, but you can file a new claim with a later date. If the original claim is not cancelled, another California claim cannot be filed for 52 weeks.

REQUESTING COPIES OF YOUR UNEMPLOYMENT INSURANCE DOCUMENTS

If, for personal business reasons, you need copies of UI claim documents, contact EDD.

WORKERS NOT COVERED

The following groups of workers are not normally covered by UI:

- Minor children employed by their parents.
- Parents employed by their children.
- Husbands and wives employed by each other.
- Certain state-licensed salespersons paid only commissions.
- Caddies and jockeys.
- Persons enrolled and regularly attending classes at the school or educational institution where employed.

- A student's spouse who is working for an educational institution in an employment program provided for the purpose of financially aiding the student.
- Elected Officials.

If you do not know whether you are covered, do not waive your rights. Contact EDD for more information.

ELECTIVE COVERAGE

Employers who employ individuals whose services are excluded from covered employment may, under certain conditions, elect to cover those services. If you are not sure whether you are eligible for these benefits, you should contact EDD.

PENSION OR RETIREMENT PAY

Your UI benefits may be affected if you are receiving a pension, retirement pay, annuity, or other similar payment based on your previous work. Your right to benefits will be determined by EDD after your claim is filed.

CHILD SUPPORT OBLIGATIONS

Your UI benefits may be affected if you are required to pay child support payments to a court, District Attorney's office, or other child support enforcement agency. Your entitlement to benefits will be determined after your claim is filed.

EXTENDED BENEFITS

Extended benefits only become available when the insured unemployment rate equals or exceeds a certain percentage established by state and/or federal law or when the Federal Government approves special extended benefit legislation.

Generally, to be eligible for extended benefits you must have received all the benefits payable on your last regular claim. In addition, you must meet all eligibility criteria. You cannot establish an extended benefit claim if you can file another valid claim under any state or federal law.

TAXATION OF BENEFITS

The Federal Tax Reform Act of 1986 provides for federal taxation of all Unemployment Insurance benefits received after December 31, 1986. You may request that federal income taxes be withheld from your UI benefit payment. You will be given the option on each claim form. Your choice remains in effect only until you send in your next claim form. The option is strictly voluntary; you are not required to have taxes withheld from your benefits. The EDD will provide an annual statement, DE 1099, to each individual that shows total benefits paid and total federal taxes withheld.

during the year. The EDD will mail you the 1099G form that states the amount of benefits paid to you during the previous year. The 1099G form should arrive by January 31. If you do not receive the 1099G form, you may request a duplicate by calling 1-866-401-2849. Individuals who may owe income tax must pay any amounts due upon filing their tax returns. If you have any questions regarding your tax liability, contact the Internal Revenue Service.

SPECIAL PROGRAMS

- **California Training Benefits (CTB):** This program allows eligible UI recipients to retrain for new occupations while receiving their benefits. Individuals approved for CTB training do not have to: look for work, be available for work, or accept suitable work. For more information, visit our Web site at [**www.edd.ca.gov/Unemployment**](http://www.edd.ca.gov/Unemployment). On the right margin under "QUICK LINKS", you will find more information in the "CTB Fact Sheet" and the "CTB Quick Tips."
- **Training Extension Claims:** An extension of CTB training benefits may be available beyond your regular UI claim while you are in approved training. To be eligible for extended training benefits, you **must** ask for information about CTB or apply for CTB training approval **with EDD** no later than the **16th week** of UI benefits paid. If your UI claim award is 16 weeks or less, you must ask for information or apply before you receive the **last** UI benefit payment. To file an extended training benefits claim, call EDD or file on-line by visiting EDD's Web site at [**www.edd.ca.gov**](http://www.edd.ca.gov).

You may select a training program on your own, if approved by EDD, or attend Workforce Investment Act (WIA), Employment Training Panel (ETP), CalWORKS or Trade Adjustment Assistance funded training and continue to receive weekly UI benefits.

To find out more about training available in your local area, as well as the name and address of the One-Stop Career Center nearest you, call our automated toll-free Self-Service number at 1-866-333-4606 or visit EDD's Web site at [**www.edd.ca.gov**](http://www.edd.ca.gov). You may also call the Employment and Training Administration Toll-Free Help Line at 1-877-US-2JOBS (1-877-872-5627), or visit their Web site at [**www.ServiceLocator.org**](http://www.ServiceLocator.org).

- **Workforce Investment Act Programs (WIA):** If you are out of work and need job training, or if you need to brush up on existing skills, WIA programs may be able to help you. California's WIA services are provided through the One-Stop Career Centers, under the policy guidance of the Local Workforce Investment Boards. The WIA offers education and job skills training programs for economically disadvantaged adults and youth. Special training and skills upgrade programs are available for workers who are out of work because of plant closures or work force reductions, and summer programs for youth to help them stay in school.

- **Employment Training Panel (ETP):** If you are claiming UI Benefits, or have exhausted such benefits and are unemployed, or you are likely to lose your job because your employer plans to reduce operations, you may be eligible for ETP approved training. View the ETP Web site at www.etp.ca.gov for a list of currently-funded training opportunities.
- **Disaster Unemployment Assistance (DUA):** These benefits are available to individuals whose work or self-employment is interrupted by a disaster. Claims may be filed following an EDD announcement that Disaster Benefits are available.
- **Trade Adjustment Assistance (TAA)/Alternative Trade Adjustment Assistance (ATAA):** The TAA program is a federally funded program that provides training and training related benefits and services to those workers certified by the U.S. Department of Labor (DOL) as having lost their jobs, or had their hours and wages reduced, as a result of increased imports from, or a shift in production to, a foreign country. The ATAA program is for older workers eligible to apply for the TAA program who return to work within 26 weeks of their layoff from affected employment.
- **Work Sharing Benefits:** You may be eligible for Work Sharing benefits if your employer has a Work Sharing plan that has been approved by EDD. To participate in Work Sharing, your employer must reduce your weekly hours and wages by a minimum of 10 percent. You receive the percentage of your weekly benefit amount proportionate to the hour and wage reductions.
- **Railroad Unemployment Benefits:** Railroad workers may claim benefits under the U.S. Railroad Unemployment Insurance Act. To file a claim, go to the Web site www.rrb.gov/mep/ben_services.asp or call the toll-free number at 1-877-772-5772.

STATE DISABILITY INSURANCE

The State Disability Insurance (SDI) Program provides temporary benefit payments to workers for non-work-related disabilities.

Within SDI are two benefit programs, Disability Insurance (DI) and Paid Family Leave (PFL). DI benefits are paid to eligible California workers experiencing a loss of wages when they are unable to perform their regular or customary work due to a non-work-related illness or injury, pregnancy or childbirth. PFL benefits are paid to individuals unable to work because they need to care for a seriously ill family member or bond with a new minor child.

The first seven days of your claim is a waiting period for which no benefits are payable. Benefits begin with the eighth day of disability. You cannot receive DI and Unemployment Insurance (UI) or Paid Family Leave (PFL) benefits for the same period. DI is payable for a maximum of 52 weeks.

ARE YOU COVERED BY STATE DISABILITY INSURANCE?

Most workers covered by California Unemployment Insurance are also covered by State Disability Insurance (SDI). The program is financed entirely by covered workers through a payroll tax withheld from their earnings. The contribution is based on a percentage of a worker's earnings. The contribution rate may vary from year to year depending on the balance in the Disability Fund. Specific information about the contribution rate is available from any EDD office.

Employees of local public entities (except workers in district hospitals) are not covered by SDI unless the employer elects such coverage. Employees of the State or of State-funded institutions of higher education may, through their collective bargaining units, elect to be covered by SDI. Self-employed individuals may elect to be covered by SDI.

FILING YOUR DISABILITY INSURANCE CLAIM

- Obtain a claim form from any public EDD office. You may call the DI toll-free number and request a form be mailed to you. Your medical provider, hospital, or employer may have a claim form, or you may obtain a form through EDD's Web site at www.edd.ca.gov.
- The *Claim for State Disability Insurance (SDI) Benefits* provides you with instructions for completing the claim form. It is very important to include your social security number and sign and date the claim form. Please print your information clearly and review it for completeness and accuracy. If you need help in completing the form, call the DI toll-free number for assistance.
- Give the claim form to your medical provider to complete the "Doctor's Certificate."
- Your claim must be mailed within 49 days from the first day you become disabled to be timely. If your claim is submitted later than 49 days, you may lose benefits for the number of days that the claim is late unless you can establish "good cause" for late filing. To establish good cause, attach a detailed explanation to your claim form telling DI why it is late.

HAVE YOU HAD EXCESS STATE DISABILITY INSURANCE TAX WITHHELD?

If you worked for more than one employer and earned more than \$90,669 in 2009 or more than \$93,316 in 2010, you may be eligible for a refund or credit of excess payroll deductions. For information about claiming a refund or credit, please review the Instruction Booklet for the State of California, Personal Income Tax Return, Form 540.

IF YOU NEED MORE INFORMATION

Visit EDD's Web site at www.edd.ca.gov. For the SDI pages, select "Disability Insurance." Or you may call one of the following numbers.

EDD DISABILITY INSURANCE TOLL-FREE NUMBERS

English	1-800-480-3287
Spanish	1-866-658-8846
TTY (Non voice)	1-800-563-2441

PAID FAMILY LEAVE

Paid Family Leave (PFL) benefits may be available to you if you are unable to work because you need to care for a seriously ill family member or bond with a new child. You cannot receive PFL and Disability Insurance (DI) or Unemployment Insurance (UI) benefits for the same period. PFL benefits are payable for a maximum of six weeks in a 12-month period.

Deductions for Paid Family Leave coverage began January 1, 2004.

ARE YOU COVERED BY PAID FAMILY LEAVE?

PFL is a component of the SDI program. Workers covered by SDI will also be covered for PFL. Workers who are covered by a Voluntary Plan for SDI will be covered for PFL through their Voluntary Plan.

HOW DO YOU FILE A PAID FAMILY LEAVE CLAIM?

Obtain a claim form from any public EDD office. You may call the PFL toll-free number and request a form be mailed to you. Medical providers, hospitals, or employers may have a claim form, or you may obtain a form through EDD's Web site at www.edd.ca.gov.

The *Claim for Paid Family Leave (PFL) Benefits* provides you with instructions for completing the claim form. Follow the instructions carefully for your type of claim (i.e., caring for a seriously ill family member or bonding with a new child). It is very important to provide your Social Security Number and sign and date the claim form. Please print your information clearly and review it for completeness and accuracy. If you need help in completing the form, call the PFL toll-free number for assistance.

Mail your claim form within 49 days from the first day of your period of family leave. If you submit your claim later than 49 days, you may lose benefits for the number of days that the claim is late unless you can establish "good cause" for late filing. To establish good cause, attach a detailed explanation to your claim form telling PFL why it is late.

IF YOU NEED MORE INFORMATION

Visit EDD's Web site at www.edd.ca.gov and select "Paid Family Leave."
Or you may call one of the following numbers.

EDD PAID FAMILY LEAVE TOLL-FREE NUMBERS

English	1-877-238-4373	Armenian	1-866-627-1567
Spanish	1-877-379-3819	Punjabi	1-866-627-1568
Cantonese	1-866-692-5595	Tagalog	1-866-627-1569
Vietnamese	1-866-692-5596	TTY	1-800-445-1312

When calling via the California Relay Service (711), please provide the Paid Family Leave Insurance number (1-877-238-4373) to the operator.

Workforce SERVICES

The EDD's Workforce Services is a partner in the One-Stop Career system, which integrates employment and training programs and provides flexible solutions at more than 200 service locations throughout California. There is never a fee for services to job seekers or employers. Workforce Services include:

JOB LISTINGS

Using CalJOBSSM, EDD's on-line job and résumé bank, job seekers can access thousands of job listings 24 hours a day, 7 days a week. Job seekers can create a résumé on-line and if qualified, refer themselves to employers for consideration. CalJOBSSM is simple to use and can be used at the office, at home, or from any location with Internet access.

JOB SEARCH ASSISTANCE

The EDD, in partnership with your local One-Stop Career Center, offers a variety of workshops on such topics as job search training, résumé writing, and interview techniques. In addition, EDD can refer you to resources within the community including training, education, and other supportive services.

SPECIAL PROGRAMS AND SERVICES

For job seekers who require more than the self-service job search, EDD's Workforce Services has several no-fee employment assistance programs to help overcome barriers to finding a suitable job:

Deaf and Hard of Hearing Program

Individuals who are deaf or hard of hearing can receive interpretive, job placement, and follow-up services to find a job or receive EDD services. Contact EDD by using the TTY toll-free numbers, which will put you in direct contact with a representative:

- Disability Insurance: (TTY) 1-800-563-2441
- Paid Family Leave: (TTY) 1-800-445-1312
- Employment Tax: (TTY) 1-800-547-9565
- Unemployment Insurance: (TTY) 1-800-815-9387

Experience Unlimited Program

Professionals from a wide variety of fields can take advantage of EDD-sponsored job clubs. Provided at no fee, Experience Unlimited provides a place where job seekers can meet regularly with other career professionals to share job leads, provide support, and update their job search skills. Resources available to members include workshops, résumé evaluations, mock interviews, networking opportunities, and more.

Intensive Services Program

Provides personalized job search services to individuals who need special assistance with finding a job, including clients referred by other agencies, public assistance recipients (CalWORKS, General Assistance, or Food Stamps), people with disabilities, dislocated workers, non-English speaking persons, high school drop-outs, older workers, migrant and seasonal farm workers, foster youths, ex-offenders, and persons who are economically disadvantaged. Fidelity bonding is available at no cost.

Jobs for All Program

Provides coordinated, one-on-one employment-related services, and job retention assistance to individuals who have disabilities. Services include job search assistance, job development, referral to education and training opportunities, referral to supportive services, accommodations, and follow-up services.

Migrant and Seasonal Farmworkers and Food Processing Workers

Provides assistance to farmworkers and food processing workers who may be unfamiliar with the automated job listings systems, or who have language barriers that might lessen the effectiveness of their job search.

Veterans Services Program

All EDD Workforce Services offices have specially-trained staff to ensure veterans of the U.S. Armed Forces receive maximum employment and training opportunities. Services include counseling, labor market information, job referrals, job search workshops, and job development with potential employers.

Youth Employment Opportunity Program

Provides special services to youth, ages 15 to 21, to assist them in achieving their educational and vocational goals. Services include peer advising, referrals to supportive services, workshops, job referrals and placement assistance, and referrals to training and community outreach efforts.

WHERE TO GET HELP

Workforce Services programs and services are available in Workforce Services offices and One-Stop Career Centers throughout the State. For more information, call our automated toll-free Self-Service number at 1-866-333-4606 or visit EDD's Web site at ***www.edd.ca.gov***. You may also call the Employment and Training Administration Toll-Free Help Line at 1-877-US-2JOBS (1-877-872-5627) or visit their Web site at ***www.ServiceLocator.org***.



STATE OF CALIFORNIA

LABOR AND WORKFORCE DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT DEPARTMENT

This publication is available on EDD's Web site at
http://www.edd.ca.gov/pdf_pub_ctr/de2320.pdf

EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Requests for services, aids, and/or alternate formats need to be made by calling the information numbers listed in this booklet.

CALIFORNIA TRAINING BENEFITS “CTB”

- ▶ CTB program allows eligible California Unemployment Insurance (UI) claimants (*must have a balance on claim*) who lack job skills to compete for jobs in the California labor market, to receive their UI benefits (*which might otherwise not be allowed*) while attending a training or retraining program approved by EDD.
- ▶ Only one CTB approval is allowed every 3 years.
- ▶ The CTB program waives the requirement to look for work, be available for work, or accept suitable work while attending an approved vocational training program.
- ▶ Base period employers are notified when an individual is approved for the CTB program, which provides the employers the right to contest the individual's need for training/retraining. When employers contest or appeal the CTB eligibility determination, it may result in a reversal of the original eligibility finding. The claimant has the right to appeal the disqualification.



WAYS TO PARTICIPATE IN 'CTB'



WIA ~ Work Investment Act ~ www.seta.net

Federally funded program administered through the Sacramento Employment and Training Agency (SETA).

TAA~ Trade Adjustment Assistance

Federally funded program (North American Free Trade Agreement/Trade Adjustment Assistance).

ETP ~ Employment Training Panel ~ www.etp.ca.gov

State funded program - training available through selected schools that have contracts with ETP. Check with the school's financial aid/career counselor to find out if the school you selected has a contract with ETP and you meet ETP's criteria.

CalWORKS ~ California Work Opportunity and Responsibility to Kids

State/County program - training contracts through the Department of Human Assistance.

IF YOU QUALIFY FOR ANY OF THE ABOVE - YOU MAY BE APPROVED FOR “CTB”

OTHER ~ Regular “CTB” = *You pay for your own training.* CTB program does not cover for tuition, books, supplies, or transportation. For federal financial aid, visit the website at www.federalstudentaid.ed.gov

Check Labor Market Information <http://www.labormarketinfo.edd.ca.gov/?PAGEID=145> for Demand Occupations; Regional Workforce Forecast www.careergps.com for job projections in Sacramento; Regional Occupational Program (ROP) www.sacrop.org and Sacramento Unified School District www.scusd.edu for training information.

CTB can only be approved when EDD determines that the claimant is:

- Unemployed for 4 or more continuous weeks prior to starting training and unlikely to return to the most recent work place.
- There **must** be a lack of demand for claimant's current skills in the local labor market.
- There **must** be a demand for the occupation for which the training requested.
- Training **must** be vocational/job related (not academic).
- The training **must** be full-time, not less than 20 hours per week, or 12 semester or quarter units.
- **Must** successfully complete the training course within 52 weeks – cannot be longer than 1 year – including scheduled breaks and vacation breaks.

==TRAINING EXTENSION (TE) CLAIM==

TE claims are approved if claimant is eligible for CTB and inquired about CTB or have a CTB eligibility interview prior to receiving the 16th week of regular UI benefits. If UI claim is less than 16 weeks, the inquiry or eligibility interview must be made before receiving the last benefit payment.

STEPS TO TAKE

- b Contact EDD/UI by Internet www.edd.ca.gov or call 1-800-300-5616, ask that a 'CTB Inquiry' note be posted on your claim - state your interest in training before 16th week of benefits received. Let UI know that you are actively seeking work.
 - b Research training options.
 - b Once you have found an appropriate vocational school/training program, contact EDD/UI, and make sure you mention if it's a Workforce Investment Act (WIA) or Employment Training Panel (ETP) training; provide school name, school address & phone number, contact person, class schedule, total cost, start and end date.
 - b Enroll in training.
 - b EDD/UI will mail you a telephone interview notice with the day and time. An EDD/UI representative will call to determine eligibility for training benefits & weekly UI benefit checks. Make sure to be available for this telephone interview.
 - b Note: you will not receive benefit checks until CTB eligibility has been determined by EDD/UI.
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ONCE YOU ARE FOUND ELIGIBLE AND START SCHOOL

- b On your claim form, question #5, mark YES only ONCE for the week that you began school.
 - b Make sure the teacher signs the back of the claim form every 2 weeks.
 - b If you are on school break write on the back of claim form "on break, teacher not available".
 - b EDD/Unemployment Insurance pays your weekly benefits, but does NOT pay for tuition or school expenses.
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For any other questions regarding your Unemployment Insurance claim and "CTB", contact the Unemployment Insurance Department at: 1-800-300-5616, or on-line at www.edd.ca.gov

Contact Unemployment Insurance On-Line For California Training Benefits (CTB)

Go To www.edd.ca.gov or www.caljobs.ca.gov

- Scroll to the bottom of the page click on "Contact Us"
- On the next page that appears click on "Ask EDD"
(in blue letters – second paragraph)
- This will bring you to the "*Select Category*" page
Scroll down to "Unemployment Insurance Benefits"
- A new box will appear under the "Select Topic" box - select Other -California Training Benefits (CTB) to send a message to Unemployment Insurance and click on "Continue"
- A personal contact information page will show up - type your message/comments in the box provided. Be sure to include your social security number, birth date and your name so your claim may be referenced

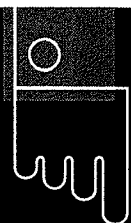
>>>> It is advisable to keep a screen print for your records<<<<

To capture the full screen (the date) the page set up will need to be on Landscape. To print on Landscape go to File, select Page Set Up, select Landscape and click OK

- After typing your information and selecting the method of contact click on "Submit" to send your message to Unemployment Insurance
- A confirmation number will appear. *Make a screen print for your records.*

If you are not contacted within 10 days, it is recommended that you try again through Internet, or call 1-800-300-5616 – the greeting will prompt you to press a number for each selection. Write down these numbers so you can redial and press the prompts as soon as you hear the greeting voice (this will bypass the long menu).

Other option: You may write a letter to Unemployment Insurance to the address indicated on any correspondence you received from Unemployment Insurance. Be sure to include your *name* and *social security number* on all correspondence, and keep a copy for your records.



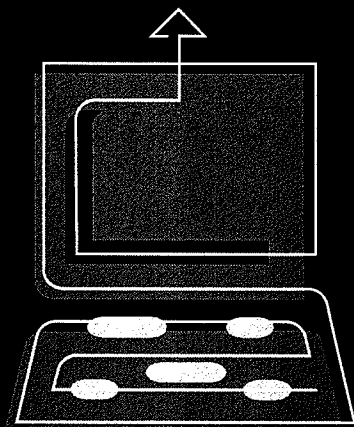
UNEMPLOYMENT INSURANCE

Apply for unemployment
benefits on-line with

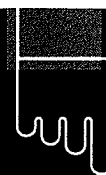


www.edd.ca.gov/eapply4ui

Available 24 hours a day,
in English and Spanish



EDD Employment
Development
Department
State of California



How to File a Claim

On-line

The fastest way to file for
Unemployment Insurance (UI) is
on-line with **eApply4UI** at
www.edd.ca.gov/eapply4ui

Telephone

Call toll-free, anywhere in the U.S.

- English: 1-800-300-5616
- Español: 1-800-326-8937
- 粵語: 1-800-547-3506
- 國語: 1-866-303-0706
- TIẾNG VIỆT: 1-800-547-2058
- TTY: 1-800-815-9387

Mail or Fax

You can also file using a paper
application (DE 1101I), available
on-line at www.edd.ca.gov.

More Information

The UI program provides benefits to
unemployed individuals. Visit EDD's Web
site at www.edd.ca.gov for more
information, including frequently asked
questions such as:

- General UI information
- The best time to call EDD
- The status of your UI check
- How to get a Personal Identification
Number (PIN) to access claim
information